

A black and white surrealist illustration. A dark, curved tunnel or hallway leads into the distance. The floor is covered in a white grid pattern that recedes into the distance. On the right wall, three rectangular labels are stacked vertically, each containing a word. The tunnel's walls and ceiling are dark and textured, with some light reflecting off the floor. The overall mood is mysterious and architectural.

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Wallace

APRIL 1950



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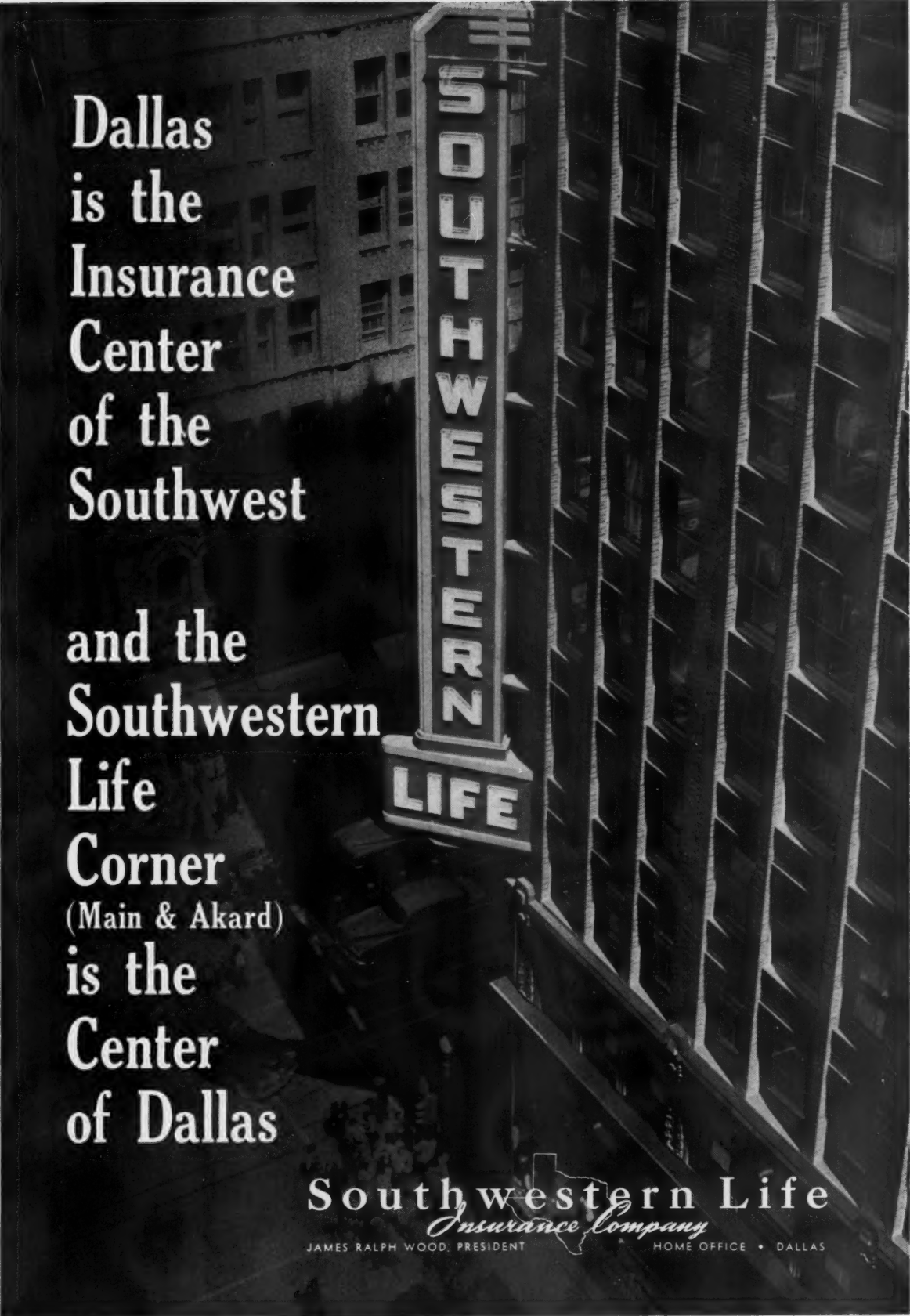
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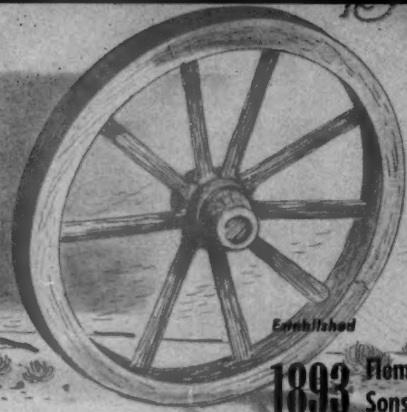
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Dallas PIONEERS



Established

1869 The Schoellkopf Company

Manufacturers and
Wholesale Distributors

1872 Dallas Railway & Terminal Co.

Street Railway

1872 Sanger Bros.

In Dallas Since 1872

Forward With Texas Since 1857

1875 First National Bank in Dallas

Banking

1876 Trezevant & Cochran

Insurance General Agents

1876 Fakes & Company

Home Furnishings

1885 Mosher Steel Company

Structural Reinforcing
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1889 J. W. Lindsley & Company

Real Estate and Insurance

1890 William S. Henson, Inc.

Advertising Printing

Established

1893 Fleming & Sons, Inc.

Manufacturers—Paper
and Paper Products

1900 The Murray Co. of Texas, Inc.

Carver Cotton Gin Division 1800
Boston Gear Works Division 1880
Industrial Supply Division 1900

1900 John Deere Plow Company

Agricultural Implements

1903 Republic Insurance Company

Writing Fire, Tornado, Allied
Lines, and Inland Marine
Insurance

1903 First Texas Chemical Mfg. Company

Pharmaceutical Manufacturers

1911 Graham-Brown Shoe Company

Manufacturing
Wholesalers

1912 Stewart Office Supply Company

Stationers—Office Outfitters

1913 Browning-Ferris Machinery Co.

Construction Equipment

1914 Texas Employers Insurance Ass'n

Workmen's Compensation
Insurance



ONE of the hazards faced by pioneer insurance men in Texas is depicted in the sketch above by Virgil Fralin, which is based on records in the files of the veteran Dallas insurance firm of Trezevant & Cochran, founded in 1876. On February 5, 1884, Sam P. Cochran was traveling by stagecoach from Abilene to San Angelo. At 2 o'clock in the morning the stage was held up by bandits at a lonely place in the road. The driver and some of the passengers were armed. Shots were exchanged and a deputy sheriff sitting in the rear seat next to Mr. Cochran was killed. Mr. Cochran was wounded slightly in the thigh, and there were four bullet holes in his clothing. Sam Cochran and other pioneers who served local agents for Dallas' oldest firm of insurance general agents took incidents of this kind and other obstacles in their stride in laying the foundations for modern insurance operations throughout Texas. Next year Trezevant & Cochran will observe its seventy-fifth anniversary.

Business Confidence Built on Years of Service

Old firms like old friends demonstrate their worth by dependable service through long periods of prosperity and adversity. The Dallas business pioneers listed on this page have progressed with the city they have helped to build. Their long and successful operations point up the economic power and stability of the community. They are counted as "old friends" by thousands of satisfied customers in the Dallas Southwest.





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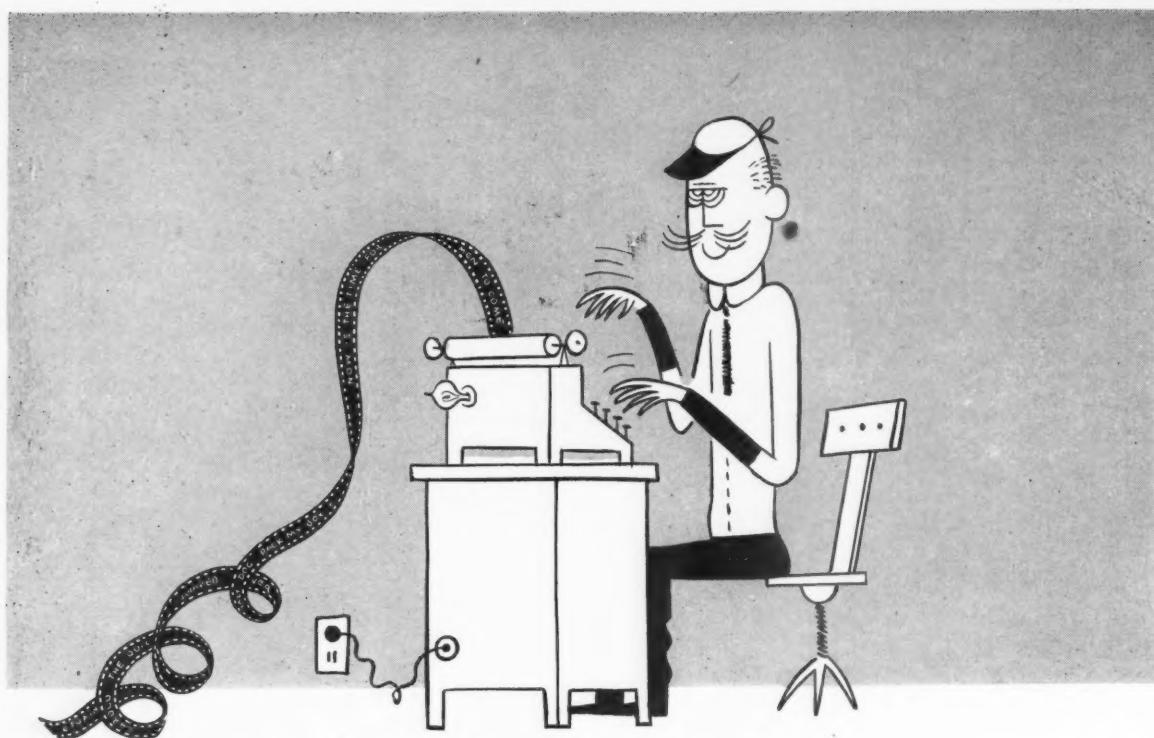
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WASHINGTON

BY DALE MILLER

Representative of the Dallas Chamber of Commerce
in the Nation's Capital

The Arrogation of Power

THERE have been so many Texans in Washington during the past few weeks that the atmosphere of this somewhat jaded capital city has been invigorated by an aura reminiscent of home. They have crowded the lobbies of the Mayflower and other leading hotels in such goodly numbers and robust voice that they have all but transformed their environment into the Baker or the Adolphus, and they have made their distinctive presence felt in Capitol corridors and Congressional offices. Some of them (the season being what it is back home) even brought their own bluebonnets, invoking a rich nostalgia among the expatriates here who would gladly trade a whole tidal basin full of cherry blossoms for a single sprig of that fabled flower of Texas.

There has been a reason, of course, for this hegira from home, a reason somewhat more practical and pressing than that of bearing bluebonnets, which would have been reason enough. Although their trips were motivated by a variety of impulses, mostly political, they had one thing in common. Most of them converged upon Washington to protest and resist the latest manifestations of Federal transgressions against the rights of the States. It is a curious and revealing fact that the various posses dispatched from Texas were on this single mission. And if it is true, as transplanted Texans hereabouts believe, that there have been more folks from home in Washington recently than maybe ever before, it is just another way of saying that the need for resistance against the encroachment of the Federal power is greater today than ever in the past. Because that's why they were here, whether their presence did much good or not.



DALE MILLER

Consider, for example, the balmy afternoon of Tuesday, March 28. On the Senate floor, the Junior Senator from Texas, Lyndon B. Johnson, was climaxing a fortnight of debate on the Kerr gas regulation bill with a persuasive speech against an unprecedented extension of regulatory authority by the Federal Trade Commission. At the same moment, in the Supreme Court Building only a few yards away, the Attorney General of Texas, Price Daniel, was making a dramatic defense of Texas' ownership of its tidelands, challenging an attempted usurpation by the Federal Government of a property right never before questioned in more than a hundred years. And still on the same day, in the House Office Building a few yards distant, Texas' lone member of the tax-writing Ways and Means Committee, Representative J. M. Combs, was resisting an attack by the Treasury Department on the depletion allowances long in effect in the mining industry.

All of that was taking place on Capitol Hill on a single day, all of that and a great deal more, but the activity was by no means confined to a single day, because the issues involved run broad and deep through the fabric of the American system of government. All of these developments were concerned with the basic principle of resistance against the spreading dominion of Federal power, and such resistance is meaningless if it is not continuous and relentless. It is true that the attack on depletion allowances cannot accurately be described as an extension of Federal power, since the power to tax has always been an admitted, if abused, prerogative of government; but the effort of the Treasury Department to upset this established economic equation is a recognizable first cousin to the persistent trend toward collectivism.

The other two issues, however, were clearly evidential of a covetous collectivism in government, one seeking an extension of power never before assumed, and the other an outright usurpation

never before attempted. Both were designed to deprive Texas and other States of either property or governmental functions traditionally accruing to the separate States, and to appropriate such property and functions for the Federal authority in Washington. And it is worth noting that none of these controversies was provoked by Texas or any other State. On the contrary, all were inspired in Washington by that covetousness and greed which seem unfailingly to be the concomitants of the growing centralization of political power.

If all of these particular controversies happened to involve the oil and gas industries, it was no accident. Those great industries represent, in a word, money—money which the Federal spenders are determined one way or another to get their mitts on. A cynic once observed agreeably that in politics one must occasionally rise above principle; and that is as good a definition as any of the zealous efforts to arrogate for the Federal authority the property and rights of the individual States and local units of government. A hundred years of Texas' ownership of its offshore lands was never disputed until the sea began to yield the evidence of petroleum—and the smell of money. But since that time Texas has been compelled to fight unceasingly to preserve for itself what it has always owned, and to fight on a basis of principle against the Federal Government which seems conveniently to have "risen above it."

Although these issues are illustrative of the continuing trend toward centralization of authority in the Federal Government, they are not by any means the only such issues similarly conspicuous in Washington. Just over the legislative horizon, for example, is the FEPC bill, the most outrageously political piece of legislation perpetrated on Capitol Hill in many a year. Palpably violative of the inherent and traditionally respected rights of a free society, this measure was devised and has been agitated for years for the sole purpose of appealing to volatile organized minorities in politically doubtful States. It was conceived in venality and nurtured in hypocrisy; and yet it is an ironical commentary on our government that it will nonetheless be enacted into law if a filibuster to defeat it fails.

The FEPC bill as originally proposed is a measure which would permit a Federal bureau to decree whom an employer

(Continued on Page 86)

A Mid-Century Look at . . .

Insurance in Dallas

Spring, 1950, finds city one of nation's leading centers and first in Southwest; record-breaking growth during last decade is greatest in the U. S.

By Julian Stag

THIS is a good year to look at Dallas as one of the great insurance centers of the country.

Now, in 1950, the mid-century mark also marks the Dallas insurance industry's first 50 years of modern scope, of which the last 10 have been the best 10, and last year about the best year.

Looking ahead, the outlook as of mid-spring, 1950, is rosy. If the first 50 years are the hardest, then the men now entering insurance from Southern Methodist University's nationally known Institute of Insurance Marketing will be ruling quite an insurance domain in the Dallas of 2000 A.D.

Right now, the insurance industry in Dallas has probably for the first time reached a point where it can be called a half-billion-dollar industry in terms of assets (exact figures have not been compiled).

And in terms of life insurance in force, the dollar value is climbing to impressive heights—some one and three-quarter billions of insurance estimated in force on the lives of policyholders. This total is for the life companies having home offices in Dallas.

There are now nearly 100 companies of all types with Dallas as home base—fire, casualty, indemnity, life, workmen's compensation, health, accident,

hospitalization, surety, automobile, marine, title, etc. Considering that they have an estimated premium income of around \$150,000,000 annually, plus a considerable investment income, it is apparent that Dallas' insurance industry represents a huge money crop for this city.

But the home companies are not the whole story. Swelling the total volume of Dallas' insurance activity, particularly since the last war, are the local outposts of companies in New York and Hartford and Newark and other points East, North, South, and West. These out-of-state companies are finding Dallas an increasingly attractive place to do business, and its economy generally a fertile ground for millions of investment dollars. Also there are a sizable number of branches in Dallas of Texas companies having offices in other cities.

Somewhere between 7,500 and 10,000 persons (some estimates run higher) work in the bustling beehive that is Dallas' wide-awake insurance industry.

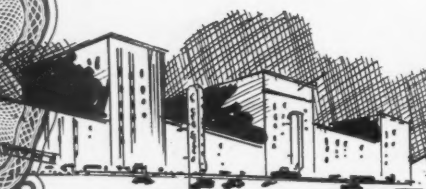
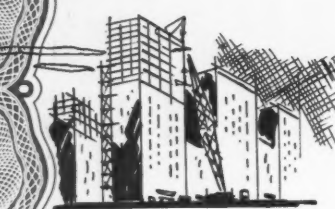
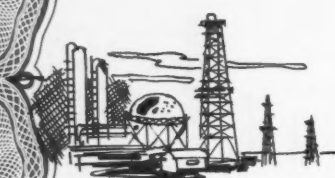
Nowadays, the visitor from Mars—or Maine—would just need to walk down the street to know Dallas is a great insurance center. The names on the office buildings would make the point.

From the original Main Street "insurance row" of buildings, Dallas' insurance landscape is spreading geographically in all downtown directions.

Typifying the current growth (and visualizing it) are such new structures on the scene as the 18-story Rio Grande National Life Building at Elm, Field, and Pacific, and the 13-story Employers' Insurance Building, nearing completion at South Akard and Young.

Ground has been cleared at Harwood

DALLAS' INVESTMENT DOLLARS at work as financial lifeblood for manufacturing, agriculture, oil, trade, and many other productive enterprises is pointed up by the sketches at left. Banker to the Southwest, Dallas keeps its dollars flowing from its huge investment reservoirs (insurance companies, building and loan associations, banks, security houses, etc.) into home, business, and farm mortgages, government and municipal bonds, corporate securities, and other investment channels throughout the region and to other parts of the nation as well.



Dallas' Dominant Role as financial center of the Southwest stems also from its aggressive banks, which are worth more than a billion dollars and have more than a billion dollars in deposits, more than 35 per cent of which are on loan.

A good index of business activity, clearings reported by the Dallas banks for the first quarter of this year totaled \$3,286,587,000 as compared with \$3,098,884,900 for the same period of last year, a gain of \$187,702,100 or 6 per cent. This was also an increase of \$2,546,241,100 or 343 per cent over total clearings of \$740,345,900 reported by Dallas banks for the first quarter of 1940.

Bank debits amounted to \$3,327,279,000 for the first three months of 1950 as against \$3,123,357,000 for the same period of 1949, a gain of \$203,922,000 or 6 per cent. This was also an increase of \$2,539,685,000 or 322 per cent over total debits of \$787,594,000 reported by the Dallas banks for the first three months of 1940.

Total deposits of Dallas banks at the last national bank call (December 31, 1949) were \$1,162,340,229 as compared with \$1,084,385,041 at the end of 1948 and \$329,702,970 at the close of 1940. Total resources of the banks were \$1,257,217,038 as against \$1,174,760,204 at the end of 1948 and \$362,740,297 at the close of 1940.

and Bryan for the 10-story (possibly 20-story) home of Gibraltar Life Insurance Company, and nearby, on Live Oak at Olive, the new four-story Great American Reserve Life Building is taking final shape.

There is the spanking-clean new Reserve Loan Life Building (now in the Southland Life Insurance Company "family") at North Ervay and Federal, first of the new postwar insurance landmarks.

And on the fringes, there are eye-catching structures, like the relatively new home office of the Gulf Insurance Company in its beautifully landscaped setting overlooking Turtle Creek at Cedar Springs, the handsome home office of the Republic Insurance Company just around the corner from the Gulf and the snow-white mansion-style home office building of the National Bankers Life Insurance Company on Ross, near Fithugh.

Republic National Life Insurance Company will locate a new home office building on a 22-acre tract it has just purchased on Central Expressway between Haskell and Fithugh.

The above buildings, and the older skyscrapers (Southwestern Life, Southland Life, Great National Life, Praetorian, etc.) denote at a glance the big role insurance has in Dallas.

Actually, that role is bigger than many observers, including many Dallasites, are aware.

Dallas is not only the insurance center of Texas and the Southwest; it is right near the top in the insurance

in the United States. Some rank it No. 3 in the country, some No. 4, in overall importance.

Turn from buildings and figures to men, and Dallas at the moment has the No. 1 titular individual in the life insurance business nationally.

As president of the American Life Convention for 1949-50, S. J. Hay, president of the Great National Life Insurance Company of Dallas and a director of the Dallas Chamber of Commerce, heads up an organization which represents in its

membership some 96 per cent of the U. S. life insurance industry.

When Mr. Hay travels and speaks in various part of the country this year in his capacity as American Life Convention president, Dallas' ranking stature in the industry will be spotlighted.

Latest figures show a total of 609 legal reserve life insurance companies in the United States. When it is considered that Texas is the lead state with 108 such companies (domiciled), and Dallas is the lead city in Texas, with some 32 of the companies, Dallas' size insurance-wise looms up.

The runner-up city to Dallas in Texas has little more than half as many such companies (Houston, with 20). Apart from New Orleans which has a concentration of many small companies (39), Dallas ranks first in the nation in the number of legal reserve life home offices.

Take into account that, as undisputed insurance center of Texas and the Southwest, Dallas is thus the center of the fastest-growing region in the country (insurance-wise and otherwise), and the





Convention Committee. Dallas will be host to the twenty-fifth annual convention of the Texas Association of Life Underwriters June 25-27. Convention general chairman for the state association, R. Barney Shields, seated, Dallas agency manager for Great National Life Insurance Company, is shown surrounded by some of his Dallas convention aides. Left to right are Olan Massey, Rio Grande National Life Insurance Company, chairman of hotel reservations; P. F. Huffstetler, Great Southern Life Insurance Company, attendance chairman; L. Mortimer Buckley, New England Mutual Life Insurance Company, Texas Association president; Guy

Goldstandt, Equitable Life Assurance Society, reception chairman; Ed O. Choice, Great National Life Insurance Company, general convention chairman representing the Dallas Association of Life Underwriters; Herbert M. Holcomb, United Fidelity Life Insurance Company, co-chairman with Mr. Choice; and Orville Erickson, John Hancock Mutual Life Insurance Company, president of the Dallas Association. Other chairmen are Newman Long, Provident Mutual Life Insurance Company, women's entertainment; and Elliot McClung, Southwestern Life Insurance Company, registration.

case for Dallas' eminence in the future is made.

As to growth, many Dallas insurance companies had a record-breaking year in 1949, with business continuing at a brisk clip. Gains in business written and assets ranged between 5 and 10 per cent in many instances over 1948, itself an outstanding year.

When viewed over the recent 10-year span (against the pre-war picture), Dallas' insurance growth—paralleling the

city's general prosperity—makes an amazing impression.

For specific illustration, take the Southwestern Life Insurance Company as an example. This happens to be the largest company in Dallas as well as the largest company in the U. S. doing business in a single state only. But other Dallas companies—in the fire, casualty, and other fields as well as life—can show similar impressive growth.

Ten years ago—at year-end 1940—

Southwestern Life reported assets of \$76,348,667 and life insurance in force of \$381,132,934. At the start of this year, Southwestern's assets stood at \$200,132,922 and insurance in force was \$761,644,019 (over three-quarters of a billion).

In 1940, Southwestern agents wrote a total of \$48,325,256 worth of paid-for life insurance (new business). Last year, the corresponding amount was \$108,786,968, more than twice as much as 10 years ago.

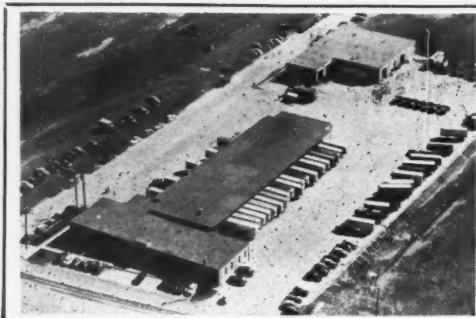
James Ralph Wood, president of Southwestern, has observed:

"While it took 26 years for the company to acquire its first quarter of a billion dollars of business and 16 years to acquire its second, it took only four years to acquire its third quarter of a billion.

"These great gains spell progress, steady progress, and in the latter years accelerated progress."

Those ringing words can be said to

(Continued on Page 12)



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30th Anniversary

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It has been our pleasure to introduce many "Firsts" in Dallas banking, even including such convenient features as free parking for customers, which we provide across the street at Central Auto Park, 1905 Live Oak. We have ample funds for customer's requirements . . . oil production loans, business and home loans, equipment and automobile financing and all of the other services expected of a modern, alert, progressive bank.

Come to see us . . . you are always welcome.

DAN D. ROGERS Chairman of Board

DE WITT RAY, President



NATIONAL CITY BANK
of Dallas ★ ELM AT ST. PAUL
CAPITAL AND SURPLUS \$2,000,000

Gulf Insurance Company Marking 25th Anniversary

THE Gulf Insurance Company of Dallas has entered its silver anniversary year, after setting new high records for business in 1949.

Assets of \$15,719,988 as of January 1, 1950, had increased 24.7 per cent over those of January 1, 1949, and were nearly double the \$8,146,264 of assets the company had four years before, in 1945. Gulf also recorded gains in 1949 over 1948 of 24 per cent in policyholders' surplus, 17.7 per cent in net premiums written, and 24.4 per cent in unearned premiums. A total of \$227,500 was paid last year in dividends to stockholders.

Founded in 1925, Gulf last year entered Arkansas and now operates in 14 states. It has some 266 employees and 2,500 agents, and has branch offices in



THREE TOP EXECUTIVES of the Gulf Insurance Company of Dallas, which is observing its twenty-fifth anniversary this year, were with the company when it was founded in 1925. They are, left to right, A. R. Buchel, vice president and secretary; R. H. McKenzie, first vice president; and T. R. Mansfield, president.

Los Angeles, San Francisco, and Indianapolis. In 1929, Gulf organized the Atlantic Insurance Company as a running-mate.

New officers added by the Gulf include

H. N. Foster, T. L. Vineyard, E. B. Turman, and R. L. McDonough, assistant secretaries; W. N. Oliver, assistant treasurer; and A. E. Burkhard, advanced to secretary.

Insurance in Dallas

(Continued from Page 10)

typify the Dallas insurance industry's spirit as a whole.

Some idea of the potentialities for Dallas of the next 50 years may be had from a quick backward look at this same company's history (Southwestern is 47 years old).

When it moved into its newly built 17-story building at Main and Akard in 1912, it occupied just one floor and had 18 employees.

Today, Southwestern has more than 400 home-office employees, 16 branch offices throughout the state with some 350 agents, and uses about 75 per cent of the

home office building space. At home and in the field, Southwestern has about 900 employees and agents in all.

To cite another substantial old-timer among Dallas companies, 42-year-old Southland Life Insurance Company as of December 31, 1949, had total assets of \$88,315,162, compared with \$30,986,494 as of December 31, 1939. And life insurance in force at Southland then totaled \$186,365,375 as against \$402,408,914 at the close of 1949.

Similarly, in other forms of insurance—fire, casualty, accident, health, indemnity, hospitalization, surety, etc.—Dallas has shown leadership.

Trinity Universal Insurance Company, for example, which when founded in 1926

did business only in Texas, is now actively operating in 20 states, and plans to expand into new territory this year, wrote \$11,949,638 in premiums in 1949 and closed the year with total assets of \$18,837,280 and a combined capital and surplus of \$3,675,893. All figures represent gains over 1948.

Assets of Republic Insurance Company reached an all-time high of \$16,536,998 at the end of 1949, an increase of \$2,480,781 over the previous year. The unearned premium reserve increased \$1,806,643 for a new peak of \$9,743,759. Net premiums after reinsurance increased \$1,289,620 or 21.9 per cent.

Among Dallas' newer companies, Southwestern Fire and Casualty Company wrote in excess of \$1,000,000 in insurance premiums in its first full calendar year of operation in 1949, a record believed unsurpassed in Texas insurance history. The company ended the year with total assets of \$1,847,785. It has increased its capital from \$250,000 to \$500,000 and its surplus from \$500,000 to \$1,000,000.

Something pretty new on the national horizon in insurance for which Dallas

(Continued on Page 15)

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Dallas Insurance Editor Finds Lesson for U.S. in Visit to Socialist England

By John Conrad Leslie

Publisher of "The Insurance Record"

FOR the last three weeks it has been my good fortune to have the opportunity of interviewing a large number of the outstanding business and medical leaders of England and to visit also in modest homes and to spend an afternoon in the famous East End, the domicile of cockneys and their famous accent.

As my visit draws to a close a feeling of foreboding envelopes me as to the future of America, because there certainly is an important parallel between the road that England has followed and the road along which the social planners in high places in the American Government are striving to direct the citizens of the United States. At the same time I bring back to America the fervent hope of these same business and medical leaders of England that America will not further travel on the road to socialism.

These English businessmen recognize that their country, so rich in historical heritage and the cradle of the common law as we know it in America, has been the victim of creeping paralysis, and the medical bills just now are being presented for payment, both figuratively and actually to the tune of a deficit of 98,000,000 pounds sterling for the current year in the health ministry alone. To express in terms of American dollars, multiply that figure by 2.80, but to get the cost of the deficit in terms of current purchasing power of the pound in England, multiply it by 4.

Until the recent election, England was headed for a 100 per cent socialist state just as fast as the Labor government, headed by Clement Atlee, could bring it about. The socialists in Britain had taken over the Labor Party just as surely as the welfare state planners are taking over the

Democratic Party in America. Also there is a tremendous degree of "me too'ism" in the Conservative and Liberal parties just as there is in the Republican Party in America.

However, the recent election which continued the Labor Party in power with a clear majority of just six, which has since been reduced to three by deaths, put a sharp brake on the headlong flight to socialism. The present caretaker aspect of the British government was further emphasized by the defeat on a snap division in Commons, which Atlee refused to recognize as a vote of confidence.

The question that Americans most frequently ask is, "How could socialism get such a hold in England?" This question is induced by the knowledge that England is the cradle of the common law which is best expressed by the aphorism, "A man's home is his castle." This is the attitude of Americans toward their homes, and the laws of America emphasize this point. Also Americans recall that England is noted for its law-abiding citizens who are famous for their defense of their individual rights.

With this background in mind, the "creeping paralysis" theory becomes important. Despite the hardships of the war, and certainly the British suffered many of them because the entire country was in the front line, and the resultant desire for a change, the businessmen of England say that the country would not have swung so far to the left, which is epitomized in American thinking by the socialized medicine scheme, had there not been some long-range preparation.



John Conrad Leslie

Great Britain took its first long step toward the Socialistic state in July, 1912, during the premiership of David Lloyd George, though at that time, it was not recognized as such. That simply was the adoption of a high sounding welfare principle, the passage of the National Insurance Act, under which members of certain trades, those making 240 pounds per year or less, were granted sickness and unemployment insurance at a very nominal weekly premium. Then, as time passed, this act was expanded and broadened. The maximum wage factor was raised to 420 pounds and then came the unemployment dole during the period between the two World Wars, all of which had conditioned the laboring people of Great Britain to look to their government for aid and relief.

Thus, with its predominant majority during the five years preceding the last general election, it was easy for the Labor government to move headlong down the road to Socialism, which Mr. Atlee said in a book written in 1937, could end only after the party had "socialized everything." This statement was reaffirmed by Mr. Atlee only recently in an interview with Fulton Oursler as carried in "Look" magazine.

Haste was the keynote of the Labor

Editor's Note—Taking a first-hand look at socialist England during a recent visit to study British insurance operations, John Conrad Leslie, publisher of "The Insurance Record," Dallas insurance journal, summarizes his observations in the subjoining article which he wrote especially for DALLAS while in London.

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Southland's New Officers and Directors. Newly advanced officers of the Southland Life Insurance Company are, left to right, photo at left, E. B. Hume, assistant secretary and assistant comptroller; Herman van Maanen, assistant



secretary; John L. Evans, assistant secretary; and J. D. Churchill, actuary. New members of the board of directors are, left to right, photo at right, W. L. (Bill) Candler, R. L. (Bob) Dillard, Jr., and Ben H. Carpenter.

Party, which is evidenced in the manner in which the socialized medicine scheme was thrown together and the manner in which it has been administered. Promptly the Labor government nationalized the Bank of England, which does not clash materially with the thinking of American businessmen because of the Federal Reserve System and of the fact that American currency has been the obligation of the government for more than a century. However, the Labor government also took over the railroads, the electric industry, all inter-city or long haul motor transport, the coal and gas industries, and the law has been passed to nationalize the steel industry to become effective in 1951. However, it is confidently believed that this law will be repealed before its effective date.

Also, the Labor government passed a law which permits the state to take any property at any time for the use of the state, and to set the price. There is no recourse for the property owner. It is this law that most vividly reveals the tremendous progress that the socialist-labor party has made towards its goal.

The deficit of 98,000,000 pounds in the socialized medicine scheme mentioned above is indicative of the tremendous costs of the socialized schemes of the nation, it being the plan under which the government seeks to provide everything for the good health of its citizens from wigs for bald-heads to surgery and hospitalization. At the present time the socialized medicine scheme is costing one-seventh of the nation's total revenue, which is only partly covered by the payments made by the citizens. One of the reasons why the Conservative party is willing to let the present precarious condition of the government continue is the hope that the new budgets will bring home to the laboring man himself that he cannot get something for nothing.

The nation has a food subsidy and rationing system and transportation costs are low, but the income tax schedule starts early and advances rapidly to a point where it is virtually impossible for a salaried man to make the equivalent of \$10,000 clear. At 2,000 pounds the tax is 55 per cent, and at 7,000 pounds it is 95 per cent. As a result the titled and

landed class must dispose of capital assets in order to live, a slow process of elimination for it, and the great middle class finds it virtually impossible to save anything and frequently also must dispose of capital assets in order to enjoy a few luxuries.

The cynical attitude towards the upper classes is emphasized by the entire purchase tax system. There are no sales taxes of consequence on the items of basic need, but on quality merchandise such as silverware, furs, watches, and better grade clothing, the tax schedules range up to more than 100 per cent of the price at which American citizens can purchase the same item for export. This tax clearly states, "If you can afford to buy this, you can afford to pay the government for the privilege," just another attempt to force the early liquidation of the rich and landed classes.

Too, British citizens are permitted to buy only a limited amount of such things as automobiles, washing machines, radios, vacuum cleaners, and even colored photo film. These things are made for export, primarily.

The lesson for America that I found in England is that welfare ideas, regardless of their laudability, when administered by the state, will grow and grow, and become top-heavy at the management level. The parallel with what has taken place in America and which is being proposed by the welfare state planners and the advocates of "spend the nation into prosperity" is too vivid to need further exposition. The question is: Will America learn the lesson?

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New Officers of Guardian. Two officers have been advanced and two others have been added by the Guardian International Life Insurance Company. Newly promoted executives are D. R. McKee, second from left, actuary and vice president, and John A. Beard, right, vice president and agency director. New officers are I. A. Quisenberry, second from right, and W. L. Mistrot, left, assistant secretaries.



Reserve Life Additions. Directors of the Reserve Life Insurance Company have confirmed the appointments of F. M. Oshlo, Jr., right, as actuary, and Dr. David W. Carter, left, as medical director.

Insurance in Dallas

(Continued from Page 12)

can claim a good measure of credit is the present trend toward combined writing of fire and casualty insurance by one company.

Texas led the way in this development (through appropriate state laws) and in 1949 in other parts of the country the swing toward this so-called multiple-line writing by the same company was on, with Dallas well in the vanguard.

Adding also to Dallas' fame in the insurance field nationally is the Institute of Insurance Marketing at Southern

Methodist University, now in its third year of operation. It is one of only two such projects in the country, and is headed by the man, A. R. (Bert) Jaqua, who set up the first one (at Purdue University).

Dallas' insurance industry collectively is largely responsible for the Insurance Institute's establishment and success to date, with the cooperation of other Texas insurance leaders. Students have come to Dallas from 35 states, Canada, Hawaii, the Philippines, and Mexico. They combine an academic curriculum with actual work as insurance men for their employer

company (about 12 weeks at the Institute, broken up into three separate stages of training).

Initially, the Dallas insurance industry led in raising the \$110,000 guarantee to finance the project, under S.M.U. auspices. Now it operates on a \$50,000 annual budget, in the black. Facilities include its own classrooms and dormitory, and there is a staff of three instructors in addition to the director.

Last year, the "Wall Street Journal" front-paged a story on the Dallas school, headlining it: "Stiff Training Sends Sharper Salesmen After More, Bigger Policies."

Some 750 men have enrolled at the Insurance Institute since it started, a large majority of them G.I.'s. On May 8, the Institute's next "senior" class starts, for men who have completed "basic" work, followed up by field work as practicing insurance men.

Not generally known to many laymen, there is a tremendous amount of educational activity afoot in the insurance field in Dallas all the time. There are various company training courses going on, and there are local study classes conducted by the Dallas Chapter of the American Society of Chartered Life Underwriters for men seeking the coveted C.L.U. designation. The Southwest (Dallas) Chapter of the Society of Chartered Property and Casualty Underwriters is likewise working to help agents writing property insurance qualify for the CPCU designation.

This year a national project in the insurance field owes its origin to an experiment launched in Dallas. This is the so-called round table in life insurance agency management. Now being held in 24 cities, including New York, Los Angeles, Chicago, Baltimore, these round tables are modeled after a pilot project conducted in Dallas in 1948-49.

Interestingly, these round tables are using as a text a new book, believed to be the first published on insurance agency management. Here again, Dallas' insurance leadership is accented, for the author of the volume, "How to Build a Successful Life Insurance Agency," is O. Sam Cummings, who heads in Dallas the largest state-wide life insurance agency in the South, and one of the largest in the country.

Both in the development of his agency (Kansas City Life Insurance Company) and his industry activities, Mr. Cummings has helped to add luster to Dallas' reputation as a great insurance-minded city.

(Continued on Page 17)

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formula for...*



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"When I buy most forms of insurance needed by our company, the primary consideration is protection; but when I buy Workmen's Compensation Insurance, I want and demand service as well as protection.

"First, I want the company which carries our Workmen's Compensation Insurance to be familiar with the provisions of the Texas Workmen's Compensation Law, and I want it to have experience in handling compensation claims and the facilities to give prompt, on-the-job service.

"Next, I want a compensation carrier that has the training, experience and facilities to provide a safety engineering program that will reduce on-the-job accidents to a minimum and thereby insure a favorable experience rating for our firm.

"Then, last but not least, I want our carrier

to be a participating company, so that all savings that are effected through operating economies, safety programs or otherwise, will come back to our firm in the form of dividends. Such a formula results in better handling of claims, reduced accident frequency and severity, and savings both through improved experience rating and through direct savings returned in the form of dividends."

If you have such a formula for buying Workmen's Compensation Insurance, you'll find the Texas Employers' Insurance Association meets all these requirements. Over seven thousand firms in Texas are taking advantage of the superior service and greater savings offered by Texas' largest writer of Workmen's Compensation Insurance. This service and these savings are available to you.

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Frank Rimmer Agency Marks 25th Birthday

FOUNDED April 1, 1925, as the first insurance agency of its kind in the Southwest, Frank Rimmer & Company of Dallas, managing general agents, celebrated the firm's silver anniversary this month with a dinner at the Downtown Club, attended by members of the original and present staff, local agents who have represented the agency since its founding, and several officers of insurance companies represented by the Rimmer organization.

The firm was established by Frank Rimmer as a marine insurance general agency, but in recent years has expanded its operations to include the writing of fire and automobile insurance. It operates in Texas, Oklahoma, and Arkansas, with branch offices in Houston, Oklahoma City, San Antonio, and Lubbock.

Mr. Rimmer entered insurance as an employee of Appleton & Cox, New York



FOUR PARTNERS of Frank Rimmer & Company, Dallas managing general agents for marine, fire, and automobile insurance, are, left to right, Frank Rimmer, Jr., Frank Rimmer, Sr., J. P. Rimmer, and Tom Eagleston.

insurance underwriters, on April 1, 1918. Coming to Dallas four years later, he joined the general agency of Trezevant & Cochran as marine insurance manager. He went into business for himself with the purchase of the Trezevant & Cochran marine department in April, 1925.

Representing the Appleton & Cox group of companies, Mr. Rimmer limited his operations to the marine insurance field until 1947, when he extended his

activity to include service in Texas and Oklahoma as general agent for the Providence Washington Insurance Company of Providence, R. I., for fire and automobile insurance.

In recent years, the firm has become a partnership, with J. P. Rimmer of Houston, Frank Rimmer, Jr., and Tom E. Eagleston added as members. Dallas headquarters offices are in the Kirby Building.

Insurance in Dallas

(Continued from Page 15)

He is a past president of the National Association of Life Underwriters.

His own agency is another good example of growth in Dallas. When he joined it in 1922, the agency (founded in 1905) had about \$50,000,000 of insurance in force. Shortly after he took control as state general agent (in 1928), the business in force was \$90,000,000. It dropped to \$70,000,000 in the depression, and from 1936 to date has climbed to \$110,000,000.

Next month, Dallas will score again with another insurance project representing local initiative.

The Southwest Legal Foundation will hold its first two-day (May 11 and 12) Life Insurance Institute for a seven-state audience of lawyers, bankers, trust officers, and others concerned with insurance.

Dean Robert G. Storey of the law school of Southern Methodist University will direct the Institute. Leading Dallas insurance men will speak. Some 400 to 500 attendance is expected, including visitors from New York, Chicago, and other centers. This is thought to be the first such institute in the country.

Another instance of education activity in another important field of Dallas insurance—property insurance—was the recent three-day American Mutual Alliance Fire and Casualty Insurance Institute in Dallas.

Incidentally, attracting national attention in the fire insurance field is the relatively new North Texas Field Club, set up in Dallas in 1948. This group, composed of field representatives and staff adjusters of capital stock fire insurance companies, is at work seeking to keep down loss of life and property from fire.

This year, the club will do a fine-comb

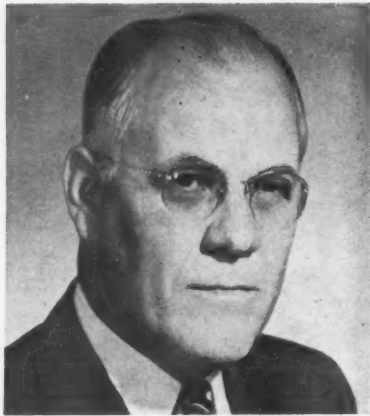
inspection of every business building, school, and church in two North Texas communities, hunting fire hazards.

Diversification obtains in Dallas insurance, as in the rest of the city's business life. While the public generally thinks of insurance in terms of life insurance, the growth in the non-life fields is also of commanding interest.

Perhaps not generally realized is the fact that the largest writer of workmen's compensation insurance in Texas—and the historic leader in the state in this field—is a Dallas company.

When this company, Texas Employers'

WALKER, AUSTIN & WAGGENER
REPUBLIC BANK BLDG., DALLAS, TEX. . . C-6181



Second Vice Presidents. Three veteran officers of Southwestern Life Insurance Company have been named second vice presidents. They are, left to right, above, Raymond Ripley Davenport, assistant agency director and director of

sales; Archie Dana Harder, comptroller; and Walter Nichols Graham, Jr., manager of the bank service, salary savings, and group term departments. They will continue to perform their present duties and functions.

Insurance Association, and the jointly operated Employers' Casualty Company occupy their new building in June, their size and scope of operations viewed under one roof will be worth a second look.

Today, scattered through the downtown business community, the full impact of these companies' operations is lost. While waiting for their new home to be ready, Texas Employers' and Employers' Casualty are dispersed over a floor in the Mercantile Securities Building, three floors of the Interurban Building, and about three floors of the former Construction Building (now renamed the Reserve Life Insurance Building, underscoring the enterprise of another Dallas Insurance company performing healthily in the mail-order field).

From an organization of 218 home-office (Dallas) employees and 276 in the field 10 years ago (December 31, 1939), Texas Employers' Insurance Association and Employers' Casualty Company have expanded to include 502 home-office and 583 field workers, or a total of 494 employees in 1939 as against 1,085 now.

Assets of Texas Employers' in 1939 were \$5,359,000 against \$13,320,000 at the end of last year, and premiums earned by the association were \$4,082,000 a decade ago compared with \$14,716,000 for 1949. (This is a more than 300 per cent increase for the latter category).

Similarly, Employers' Casualty shows an enormous growth in the big Dallas decade. Compare these statistics: 1939—assets, \$3,472,000; surplus, \$1,219,000; premiums earned, \$2,544,000; 1949—assets, \$13,082,000; surplus, \$3,475,000; premiums earned, \$8,893,000. (Employers' Casualty last month increased its



Form New Investment Firm. The investment and securities firm of Almon & McMahon, Inc., has been formed by Frank B. McMahon, left, and Taylor B. Almon, right, with offices in the Mercantile Securities Building. The new company will underwrite and distribute Texas municipal bonds exclusively. Mr. McMahon, president of Almon & McMahon, who entered the investment banking field in 1927, has served the Dallas Union Trust Company and R. A. Underwood & Company. Mr. Almon, vice president, was formerly with Texas Bond Reporter and later with Rauscher, Pierce & Company.

capitalization from \$750,000 to \$1,000,000 by declaring a 33-1/3 per cent stock dividend).

The new Employers' Insurance Building has 105,000 square feet of floor space. When the two affiliated companies move in, they will take up 80,000 feet of this space.

Texas Employers' serves to illustrate the big job which so many other Dallas companies are doing in the non-life field to make the city a many-sided, all-round insurance capital. Recognition of Dallas' strategic Southwestern position and the energy of its home companies have influenced the advent to this city of the major

old-line companies from the North and Atlantic Coast.

Despite the office buildings which help spot Dallas as an insurance hub, the importance of its insurance industry is in one large respect hidden to the eye. This applies notably to the so-called "foreign" or out-of-state companies no less than to the home corporations. This is insurance as a vast reservoir of investment money.

Visit the upper floors of some of the Dallas insurance buildings. You not only will stand on property representing insurance money at work, but also the chances are that, by taking a look out the window

(Continued on Page 20)

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Attorney
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Winn & Scurlock

29th PROGRESS REPORT

Comparative Condensed Financial Statement, Dec. 31, 1949

ASSETS

	1948	1949
Cash	\$ 562,461.75	\$ 494,062.50
U. S. Government, municipal and other bonds	1,590,499.92	2,115,703.82
First mortgage loans	12,915,529.85	13,447,393.02
Collateral loans	81,800.00	77,863.31
Stocks	588,359.75	614,161.32
Home office building and lot (*Including permanent improvements added in 1949)	769,741.87	1,423,100.26*
Other real estate		
Policy loans		
Automatic premium loans		
Premiums in course of collection		
Sundry assets		
Total Assets	1,076,024.02	3,169.43
	444,327.14	1,269,270.74
	523,780.64	488,294.22
	50,210.73	588,188.68
	<u>\$18,602,735.67</u>	<u>\$20,580,819.12</u>

LIABILITIES

Current bills due or accrued	\$ 13,425.45	\$ 11,704.10
Premiums and interest collected in advance	385,005.77	430,390.44
Reserve for any unreported death claims	10,000.00	10,000.00
Death claims reported—proof not completed	18,703.00	15,235.00
Reserve for city, state, county and federal taxes	28,012.44	50,594.75
Other sundry liabilities	186,183.63	260,589.17
Total Current Liabilities	\$ 641,330.29	\$ 778,513.46
Funds Exclusively for Protection of Policyholders	\$14,930,341.18	\$16,296,239.64
Full legal reserve on outstanding policies	1,500,000.00	1,500,000.00
Capital stock	1,531,064.20	2,006,066.02
Surplus	<u>\$18,602,735.67</u>	<u>\$20,580,819.12</u>
Total Liabilities		

*"The results achieved by the Company are well above average for the business. In our opinion it has more than ample margins for contingencies. Upon the foregoing analysis of its present position we recommend this company."

—Reprinted from Best's Life Insurance Reports.

*This is the highest rating that any Company can receive.

Insurance in Force
\$97,140,972.00

Paid to Policyholders
and Beneficiaries
\$10,299,368.88

UNITED FIDELITY

Life Insurance Company

HOME OFFICE

DALLAS, TEXAS



New Grove State Bank Officers. Now an affiliate of the Dallas National Bank, the Grove State Bank, 1249 South Buckner Boulevard, Pleasant Grove, has reorganized its executive staff to include Bladgen Manning, right, as president; R. L. Hosea, center, executive vice president; and J. B. Smith, left, vice president. Mr. Manning will continue his active connection with the Dallas National, of which he is a director. Mr. Hosea, who has had banking experience in San Antonio, Fort Worth, and Tulsa, came to Dallas in 1949 as vice president of the Grove State. Mr. Smith was assistant cashier

of the Dallas National, with which he had been connected since 1927.

W. B. Gilbert, vice president of Dallas National, has been elected a vice president and director of Grove State but will continue his office at the Dallas National and be inactive in Grove State's management. Grove State's directors in addition to Messrs. Manning and Gilbert are J. C. Tenison, Joe Agee, Albert J. Toole, Jr., and W. H. Hodges.

Purchase of a controlling interest in Grove State is the first expansion of its kind by Dallas National.

Insurance in Dallas

(Continued from Page 18)

at neighboring buildings, you will see where insurance money is invested, too—loans and mortgages.

Oil flows, and many an industry expands, thanks to capital provided by Dallas-based insurance companies.

Happily, this area is the kind of bright spot that benefits the investing companies, in turn. For the insurance dollars must be invested where they will show a profit. Dallas and Texas are that kind of fertile soil.

Old-timers remember the exodus from Dallas in 1907 of the Eastern companies when Texas' new Robertson Law required that each company invest in Texas three-fourths of the reserves held for its Texas policyowners. Within the past few years, Dallas has seen a rush back to these parts.

Recently, in an article prepared for "The Eastern Underwriter," New York insurance journal, Arthur Coburn, vice president of Southwestern Life Insurance Company, analyzed the return of the prodigals to Texas.

"Indeed," wrote Mr. Coburn, "the investment situation in Texas has reversed itself. Once compelled to invest here, companies now seek and compete strongly for Texas investment opportunities."

He cited the example of one large Northern company which does not engage in underwriting in Texas at all, but

had investments in the state of nearly \$70,000,000 two years ago.

"But the opportunity for investment does not account for the post-war intensive interest in expansion of the business of life underwriting in Texas," he commented.

"A more reasonable explanation must relate itself to the state's economic potential and the accelerated movement of industry to the Southwest. Indisputably, Texas resources, still in the early stages of development, are as yet hardly susceptible of accurate measurement.

"We can be sure only that the state may look forward to vast exploitation of the assets which it holds."

Recently, the 104-year-old Connecticut Mutual Life Insurance Company of Hartford reported that it had \$30,000,000 of insurance in force among policyholders in the Dallas area, or nearly one-third of all this company's insurance in force in Texas. The Dallas branch is one of its leading agencies in the country.

One Dallas insurance man, whose career almost spans the half century, has watched the return of the foreign companies with more than average interest. He is Richard R. (Dick) Lee, vice president and agency director of Southwestern Life.

He left Texas when his employer, New York Life Insurance Company, withdrew in 1907 and transferred him to another state. Mr. Lee, who joined Southwestern



Advanced to Secretary. C. J. Skelton has been moved up to secretary and elected to the board of directors of the Republic National Life Insurance Company. He formerly was assistant secretary and office manager.

in Dallas in 1914, is among the oldest active insurance executives in point of service in the city.

As he sizes up the insurance industry in Dallas today, he finds it a friendlier, more progressive, more professional field than in the early 1900's.

"We've seen the elimination of the unfit salesman," he remarked. "We've got a much higher standard. We emphasize training. We're very selective."

He points to a development as recent-



New Insurance Agency Partners. T. M. Rucker, left, and Charles D. Mohrle, right, are partners in the newly organized T. M. Rucker & Company, local insurance agency, with offices in the Great National Life Building. The firm is successor to Cottingham & Rucker, with which Mr. Rucker became associated about five years ago. Mr. Mohrle was formerly manager of the agency department of the Continental Fire & Casualty Company.

ly as 1935 as a milestone. That year Southwestern introduced the payment of a salary to agents, possibly the first of the life companies in the country to do so. Agents had always battled their way on commission.

Looking ahead, Mr. Lee thinks the next 50 years will see Dallas as an insurance center become "correspondingly greater."

Dallas is a city of many insurance agents, for the agent in the final analysis is the individual who makes the insurance industry prosper. He sells its service, which apart from its people is intangible.

The Dallas Association of Life Underwriters, now more than 30 years old, has some 500 members, and an active program both within and outside the insurance field. It ranks among the leaders of such local associations nationally. It is the organization of the life insurance salesmen.

Spearheading the metropolitan area's biggest cancer fund drive to date is a project this year of the Dallas Association of Life Underwriters. Some 350 of its

members are volunteer leaders in the Dallas County Cancer Crusade. James Ralph Wood, president of Southwestern Life, is county cancer drive chairman, assisted by committee chairmen representing the city's life companies.

Another important group is the Life Insurance Managers' Club of Dallas. This is the meeting ground of general agents, managers, and home office executives. From a handful of founders some 28 years ago, it has grown to a membership today of about 105.

Long an institution in Dallas, and wide-

Mercantile Bank Votes \$3,000,000 Capital Increase

A \$3,000,000 increase in the capital structure of the Mercantile National Bank has been approved by the bank's stockholders. It will be provided by the issuance of 75,000 additional shares of \$20-par-value stock, offered to shareholders at \$38 a share on the basis of one new share for each three and one-third shares now owned. The \$2,850,000 raised in this way will be increased to \$3,000,000 by the transfer of \$150,000 from the undivided profits account.

Subject to approval by the Comptroller of the Currency, the new capital structure will total \$16,500,000, comprising \$6,500,000 capital, \$6,500,000 surplus, and \$3,500,000 undivided profits.

ly known for its work, has been the Dallas Insurance Agents' Association, an outgrowth of a project initiated by the Dallas Chamber of Commerce. In its 20 years it has gained national acclaim in the fire and casualty insurance field. It lost its manager recently in the death of Alfonso Johnson, and Dallas insurance also lost one of its staunchest servants.

Mr. Johnson had been the association's manager from the time it received its Texas charter in October, 1930, until he died. Once he served as chairman of a nation-wide committee to write a manual for the organization and operation of local boards like the Dallas one.

With headquarters in the Chamber of Commerce Building, the Dallas Insurance Agents' Association today has some 165 agency members and represents about 700 individual producers of insurance. Its membership is drawn from local agents representing capital stock companies.

There are, all told, some two dozen different insurance organizations, clubs, associations, etc., in Dallas. They range from the Southwest Chapter (Dallas) of the Society of Chartered Property and Casualty Underwriters (national) to the Texas Pond (Dallas) of the Blue Goose,

Geo. F. Cox

J. W. Royall

Insurance Counselors

Since 1926

GEORGE F. COX and COMPANY

Gulf States Building

Central 5000



Elected by Great American Reserve. Charles D. Scott, center, above, has been advanced from vice president to first vice president of the Great American Reserve Insurance Company, and R. F. Woods, right, has been moved up from assistant comptroller to assistant secretary. A new member

of the board of directors is Robert L. Thornton, Jr., left, vice president of the Mercantile National Bank. Great American Reserve has entered four new states during the last year—Arkansas, Louisiana, Alabama, and Mississippi. Life insurance in force exceeds \$41,500,000.

whose presiding officer is styled "most loyal gander."

There is a Dallas Association of Accident and Health Underwriters, a Dallas Accident and Health Claim Underwriting Association, a Dallas Life Agency Cashiers' Association, and a Dallas Chapter of the American Society of Chartered Life Underwriters.

The Insurance Women of Dallas is the second largest association of its kind in the country.

There is the Dallas Casualty Insurance Claim Men's Association, the Mariners' Club of Dallas (marine insurance representatives), and the 1752 Club (field men of mutual fire insurance companies).

Most of the Texas-wide associations have their leadership and major representation in Dallas.

The president of the Texas Association of Life Underwriters is L. Mortimer Buckley, general agent in Dallas for the New England Mutual Life Insurance Company. This association will hold its state convention in Dallas June 26 and 27, and about 1,000 life insurance men and women from throughout Texas are due to attend.

W. C. McCord, president of the Southland Life Insurance Company of Dallas, is now Texas vice president of the American Life Convention, and in this capacity is the chief executive officer of the national group for this state.

There is also a Texas Life Convention, composed of presidents and other top executives of Texas life insurance companies. The president of this organization is Travis T. Wallace, president of the



Named by Republic National. Francis J. Bohl, right, has been appointed director of public relations for the Republic National Life Insurance Company. He succeeds Rex Beasley, left, who has held the post for the last several years and has now become associated with the company's investment department. Mr. Bohl will handle Republic National's field magazine, its home office publication, and its advertising program. He formerly served many years with Alliance Life Insurance Company, in charge of its agency publication, prior to the reinsurance of Alliance Life by Republic National last year.

Great American Reserve Insurance Company of Dallas.

Among noteworthy developments in Dallas insurance in 1949 was the purchase by Southland Life of the Reserve Loan Life Insurance Company.

Reserve Loan itself had been purchased in Indiana about 10 years ago, and was strengthened and developed by a Dallas group. It had about \$108,000,000 of insurance in force and assets of about \$10,000,000 when bought by Southland.

That was last July. Southland at the same time was busy with another project of a much more light-hearted character,

but one which also made insurance history of a sort for Dallas.

The company held its regular agency convention in Havana, Cuba, and flew some 200 Southland Life field representatives and their wives to the Caribbean gay spot in four-motored Braniff International Airways' chartered planes. It was possibly the largest such chartered flight to a foreign country ever staged for its people by an American business firm.

Also in July, 1949, Republic National Life Insurance Company of Dallas, with headquarters in the Oak Cliff business

(Continued on Page 24)

Proving you never know what to expect at a

Press Conference

JOHN THOMPSON had always been secretly proud of his friendship with Bill Turner. Dr. Turner. Judge Turner. Professor Turner. Wherever international law was mentioned, there Bill Turner's name was mentioned, too. And now Bill was coming home from Europe after making a special survey for the government.

John had received a note from Bill, mailed from London, suggesting that he meet the ship in New York. So here John was, boarding the ship to meet Bill Turner.

After a long-lost-brother greeting, Bill said, "We'll have to wait a few minutes, John. The press wants to ask a few questions. Then we'll head for the country for the weekend. I have to go to Washington Monday . . ." John noticed that the old professorial pace had been stepped up to a man-of-affairs rapidity, but otherwise Bill possessed the same old shaggy friendliness.

At the press conference John stood beside Bill, who parried some questions skillfully and answered others with a crisp directness.

In elaborating on the answer to one

question Bill said, "I hadn't thought of this in quite these terms before, but now that I look at John Thompson here beside me and remember his good work, I think I can very easily point out a most important difference between Americans and people in some other parts of the world."

John could feel a redness creeping up his neck as all the reporters looked his way.

"John Thompson," Bill said, "has been working up our way for twenty-five years. He represents an American idea or tradition that's based on two things—freedom and enterprise. John is a New York Life agent. Through the life insurance he sells, men attain security for their families, not by compulsion of the state, but as a matter of choice. They get security without losing their freedom. And that's a mighty important difference."

A couple of bulbs flashed and John blinked.

"Now, if it's all right with you," Bill said to the reporters, "John and I are going off on a little fishing trip—another good American custom."

NEW YORK LIFE INSURANCE COMPANY
51 Madison Avenue, New York 10, N. Y.



Naturally, names used in this story are fictitious.

FEW OCCUPATIONS offer a man so much in the way of personal reward as life underwriting. Many New York Life agents are building very substantial futures for themselves by helping others plan ahead for theirs. If you would like to know more about a life insurance career, talk it over with W. Earl Manning, Manager, Dallas Branch Office, New York Life, Mercantile Bldg., Dallas 1, Texas.



Elected by InsurOmedic. Newly elected members of the board of directors of the InsurOmedic Life Insurance Company are, left to right, J. N. Fisher, realtor; Harold A. Bate-

man, attorney; and Dr. Cullen L. Tubb, medical director of the company. Mr. Bateman has also been elected associate general counsel of InsurOmedic Life.

Insurance in Dallas

(Continued from Page 22)

community, purchased the Alliance Life Insurance Company of Chicago, adding further business to the Dallas orbit. Together with the reinsurance of the business of Alliance Life, direct writing of business gave Republic National at the end of 1949 a total of \$293,612,625 of life insurance in force. Assets reached a total of \$49,674,515 at year-end.

Thanks to the concentration of insurance companies in Dallas, many insurance men harbor the opinion that Dallasites generally are probably among the best-insured and most-insured members of all U. S. communities. It is an insurance-conscious city.

For example, of all Southwestern Life's insurance in force throughout Texas (\$761 million), \$122,762,660 is in force in Dallas County, or more than one-seventh of the total.

As a city of opportunity in insurance, Dallas has a good, up-to-date case in point in the Rio Grande National Life Insurance Company, whose new building punctuates its success story.

Started in 1928 at Harlingen, in the lower Rio Grande Valley (hence its name), Rio Grande moved to Dallas in 1930, as the depression came on. Its first 10 years in Dallas showed this picture (as of December 31, 1939):

Insurance in force, \$15,593,603; assets, \$558,104; and capital and surplus, \$126,406.

This was the picture at the end of the second 10 years (last December 31):

Insurance in force, \$65,483,148; assets, \$5,031,688; and capital and surplus, \$741,327.



Opens Investment Firm. William B. T. Simmons has opened his own investment firm, with offices in 307 Rio Grande National Life Building. Handling distribution of preferred and common stocks of the Bankers Discount Corporation and also a general line of listed and unlisted stocks, the firm has started with a sales force of 10 and is operating on a state-wide basis. Mr. Simmons was associated for several years with John G. George Company of Tyler. He holds membership in the National Association of Securities Dealers.

The comparisons stand out sharply.

The new Rio Grande National Life Building highlights the success story of the company's president, R. W. Baxter, who seems to have a weakness for tall buildings. He went from Arkansas to the Texas Valley in the early 1920's, and built a nine-story building in Harlingen, still the "skyscraper" of the Valley. It was the insurance company's first home.

He got into insurance in 1928 through



Heads Life Agency. S. H. (Mac) McCollum, formerly a top producer with the Reserve Loan Life Insurance Company, recently joined the Protective Life Insurance Company as head of the S. H. McCollum Agency at Dallas, with offices in 1530 Irwin-Keasler Building. Previous to entering the life insurance business, Mr. McCollum was a manager for Safeway Stores, Inc. With four full-time agents, the agency produced more than \$80,000 of paid-for business last month, and has set a goal of \$1,000,000 of business for 1950.

a loan he made to a company there. He had to take over, and reorganize. Then he moved to Dallas, and put his energies into building Rio Grande, forging ahead through the depression years. He functioned at one time as agency director, personnel manager, and general sales director, as well as president. On top of his business, Mr. Baxter has assumed his share of civic work.

Mr. Hay, in his presidency of the

Life Underwriters To Sponsor Public Relations Luncheon

WITH the Dallas Chamber of Commerce as a co-sponsor, the Dallas Association of Life Underwriters will hold its annual public relations meeting at noon May 5 in the Grand Ballroom of the Hotel Adolphus.

Principal speaker for the occasion will be Gale F. Johnston, president of the Mercantile-Commerce Bank and Trust Company of St. Louis and a member of the board of directors of the Metropolitan Life Insurance Company. Mr. Johnston is also a director of the St. Louis Chamber of Commerce.



Gale F. Johnston

S. J. Hay, president of the Great National Life Insurance Company and a Dallas Chamber director, is general chairman of arrangements for the life underwriters' public relations event. The Dallas Clearing House Association will also be a co-sponsor.

American Life Convention, can offer any toastmaster a perfect Dallas insurance background in the biographical introduction of the speaker.

Since graduation from Southern Methodist University in 1919, "Steve" Hay has been in insurance in Dallas, first with American Life Reinsurance Company, then with United Fidelity Life Insurance Company, which he left to establish the Great National Life Insurance Company in 1927.

His mother, Mrs. Mary N. Hay, was the first successful life insurance woman sales person in Dallas. She was with Southwestern Life from 1918 to 1923, and later became dean of women at S.M.U.

Election of Mr. Hay to head the American Life Convention this year was a particular tribute to the Dallas man, as being president of a relatively small life insurance company in an organization numbering the biggest companies in America in its ranks.

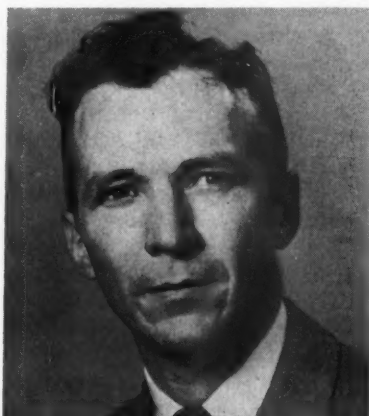
Mr. Hay's own company—Great National Life—is a good instance of a smaller life institution that has shown the growth reflecting the Dallas pace, in general, and the individual industry of an organization, in particular.

Great National's insurance in force has jumped from \$13,573,014 in 1939 to \$55,291,637 ten years later (December 31, 1949). Assets showed a remarkable decade's gain from \$1,727,419 to \$9,321,372, while capital and surplus grew from

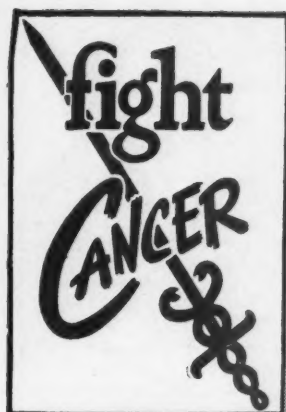
\$257,108 to \$938,055, pushing the million-dollar mark.

Relatively a newcomer among the chief executives of outstanding Dallas and Texas companies in the insurance field, James Ralph Wood has, in two short but fast-paced years, built a healthy reputation as president of Southwestern Life Insurance Company. He is noted for the vigorous leadership he has given the company.

Mr. Wood's entrance into insurance, as such, came by way of the law. He was closely associated with the affairs of Southwestern Life as counsel in legal



On Fidelity Union Board. Carr P. Collins, Jr., vice president of the Vent-a-Hood Company, has been elected a director of the Fidelity Union Life Insurance Company.



APRIL IS CANCER CONTROL MONTH
GIVE
AMERICAN CANCER SOCIETY

matters for a number of years. He had been vice president and general counsel of the company since July, 1945, as well as a director, at the time of his election to the presidency in May, 1948, as successor to the late C. F. O'Donnell. In Dallas, he is known widely for his many-sided civic participation.

On the otherhand, the beginnings in insurance in Dallas of Southwestern's vice president and agency director, Richard R. Lee, go back to 1906, when this was a city of about 80,000 people. He recalls they were digging then for the foundation of a skyscraper being built by an insurance organization. It was the Praetorian Building, long a landmark and one of the earliest signs on the horizon of Dallas' insurance future.

Covering just over a half-century (founded in 1898), The Praetorians is



United Fidelity Director. Mrs. D. E. Waggoner has been elected a director of the United Fidelity Life Insurance Company. She is the mother of D. Easley Waggoner, United Fidelity president.



Heads New Dallas Office. John William Suter has supervision over a Dallas service office opened in the National City Building by the Atlantic Companies (Atlantic Mutual Insurance and Centennial Insurance). Mr. Suter, who began his insurance career in Texas in 1932 and has served several Texas agencies, joined the Atlantic Companies in 1949 and has been advanced to the position of state agent.

historically interesting in the Dallas insurance picture. It is in form a society. Today with assets over \$16,000,000, The Praetorians points up its local interest with the enterprising note: "A million dollars to loan on Dallas real estate."

The Praetorians describes itself as "a Texas institution reaching from coast to coast," and lists itself as the "first life insurance organization to accept railroad conductors, enginemen, brakemen and other railway employees, as well as city firemen and policemen on standard rates; first to build a modern skyscraper in the Southwest, and first to accept men and women on equal terms."

Dallas Council No. 1 of The Praetorians recently opened its new Praetorian Club on Corinth at Morrell. Embodying modern features of design, construction, and equipment, the club building is located on an eight-acre wooded tract. Operated as a youth recreation center, the Praetorian Club has facilities, however, for the leisure-time activities of the entire family of members and guests. It is equipped for such doings as picnics, softball, square dancing, banquets, hobby shows, and outdoor recreation.

Incidentally, the company Dick Lee was working for, when it pulled out of Texas in 1907 (New York Life Insurance Company), paid nearly a half-million dollars to the State of Texas for the privilege of returning to do business here in



New Texas Abstract Executives. Edgar W. Layton, left, has been made vice president of the Texas Abstract and Title Company and Mrs. Mary W. Powell, right, has been named manager of the firm's new Oak Cliff office at 432 West Jefferson. Mr. Layton has been associated for the last 20 years with the Dallas Title & Guaranty Company. Mrs. Powell has been secretary-treasurer of Texas Abstract and Title for the past 17 years.



Medical Director. Dr. James M. Kent has been appointed medical director of the United American Insurance Company of Dallas, which was founded in 1947 and specializes in hospitalization and medical care protection. Dr. Kent is a practicing Dallas physician.

1947. The amount (\$444,265) paid by New York Life represented accrued taxes on its Texas business during its 40-year absence.

The late Governor Beauford Jester, in a published comment early last year, made some observations on Texas as an insurance field generally, which apply notably to Dallas.

"Texas is the fastest-growing insurance center in the nation," Mr. Jester said. "This trend reflects confidence, on the part of insurance companies, in Texas and the Southwest as a sound investment field.

"At the same time, these investments



Joins Investment Firm. Lewis F. Lyne has been named municipal bonds representative for Merrill Lynch, Pierce, Fenner & Beane. A graduate of Vanderbilt University, Mr. Lyne has been in the securities business in Dallas for the last five years.

are helping to build an even greater Texas.

"Texas insurance investment laws have been liberalized to increase the incentive for out-of-state companies to come in. These and our other insurance laws have been wisely and reasonably administered by the State Board of Insurance Commissioners.

"In short, Texas' climate is a healthy one for insurance investments—and Texas profits by this happy situation."

With further reference to advances in the field of insurance education, the "Wall Street Journal", in its article on

(Continued on Page 28)

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Vice-President and Treasurer
F. D. ALBRITTON
Vice-President and Manager of Agencies
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Houston, Texas
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Houston, Texas

41ST annual statement GREAT SOUTHERN LIFE INSURANCE COMPANY

HOME OFFICE:
HOUSTON, TEXAS

STATEMENT OF CONDITION	
ASSETS	
UNITED STATES GOVERNMENT BONDS	\$ 24,209,875
MUNICIPAL AND COUNTY BONDS	578,915
PUBLIC UTILITY BONDS	2,198,285
PREFERRED AND COMMON STOCKS	4,204,130
FIRST MORTGAGE REAL ESTATE	59,389,765
LOANS AND BONDS	8,119,817
\$ 8,509,992 on farm and ranch properties	220,052
\$20,879,775 on other properties	4,897,883
LOANS TO POLICYOWNERS	429,656
Secured by policy reserves	2,596,549
REAL ESTATE	53,260
CASH	\$106,898,187
INTEREST DUE AND ACCRUED	
NET PREMIUMS IN COURSE OF COLLECTION	
Due and deferred, secured by policy reserves	
ALL OTHER ASSETS	
TOTAL	\$106,898,187

YEAR ENDING DECEMBER 31, 1949	
LIABILITIES AND SURPLUS	
POLICY RESERVES	\$ 90,237,008
Amount which with interest and future premiums will pay all policy claims at maturity	4,465,833
ADDITIONAL POLICYOWNERS FUNDS	1,994,558
Payments not yet due under installment settlements, dividends left to accumulate and dividends apportioned to policyowners	275,660
PREMIUMS AND INTEREST PAID IN ADVANCE	1,415,496
Amount being held for beneficiaries pending completion of proofs of death	\$ 98,388,555
CLAIMS NOT YET COMPLETED OR REPORTED	
Amount being held for beneficiaries pending completion of proofs of death	
TOTAL LIABILITIES	\$3,000,000
RESERVE FOR TAXES AND OTHER LIABILITIES	3,750,000
RESERVE FOR CONTINGENCIES AND OTHER SURPLUS FUNDS	1,759,632
CAPITAL	8,509,632
UNASSIGNED SURPLUS	\$106,898,187
TOTAL SURPLUS FUNDS	
TOTAL	

During 1949 beneficiaries and living policyowners were paid \$5,101,198. Since its organization in 1909 GREAT SOUTHERN has disbursed life insurance benefits totaling \$103,833,841.

Today 208,492 individuals own \$483,175,160 of GREAT SOUTHERN protection.

DALLAS CITY AGENCY

P. H. HUFFSTETLER, Manager

1504 Kirby Building

Telephone P7-8931

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DON WOODY

INVESTMENT DEPARTMENT

A. C. Nicholson, Vice-President

J. A. Childers

1507 Kirby Building—P7-8941

United Fidelity Life Tops \$100,000,000 Mark

The sales organization of the United Fidelity Life Insurance Company wrote more than \$2,600,000 of new business last month to give the company's president, D. Easley Waggoner, an unusual birthday present. The biggest month's production in the history of the company enabled the United Fidelity to top the \$100,000,000 mark in life insurance in force by way of celebrating Mr. Waggoner's fifty-seventh birthday. The company's assets now exceed \$20,000,000. Capital and surplus are more than \$3,500,000.

Insurance in Dallas

(Continued from Page 26)

Southern Methodist University's Institute of Insurance Marketing, pointed out that many students were able to double the average full-time agents' annual earnings while going to school, and that several sold well enough to make the Million Dollar Round Table, the holy grail of the insurance industry's knights errant.

Thorough in its methods, the Institute has one interesting wrinkle, among others. This is indoctrinating each student with a good sales talk. It is done with precision.

"To make sure the student gets the idea," wrote John S. Cooper in the "Wall Street Journal", he hears a proven sales talk demonstrated three times by faculty members. Then he memorizes it himself.

"When he has learned both the words and the tune, the student is required to make a telephone appointment with a Dallas insurance man and give the talk to him. About 35 successful Dallas agents have volunteered as 'guinea pigs' and turn in score sheets on each interview, grading the student on his approach, personality, diction, and ability to answer objections. If he passes this test successfully, the student then records his talk on a wire recorder and plays it back, criticizing it himself."

As usual, the "Yellow Pages" are a pretty good index of the amount of activity in a field. There are some 11 pages in the current Greater Dallas Telephone Directory for insurance listings.

Checking the classifications, in addition to life, general, fire, and the other usual ones, makes kaleidoscopic reading, in this field.

There is one company that specializes in oil well insurance (Rig Insurance Underwriters); there is a listing under "Insurance—Live Stock," and others include



Forms Mortgage Firm. Lewis Grinnan, Jr., is president of the newly organized mortgage banking firm of Lewis Grinnan Company, which has opened offices at 1100 Main, at Martin. The new company is an approved lending institution of the Federal Housing Administration, and has also been approved by the Veterans' Administration and the Federal National Mortgage Association. It will specialize in mortgage banking and insurance service throughout the Southwest. Other officers of the firm are R. E. Grinnan, vice president, and V. G. Roberts, secretary-treasurer.



Regional Supervisor. Robert H. Wyly, who has been assistant Dallas manager for the John Hancock Mutual Life Insurance Company, has been appointed home office regional supervisor, with headquarters in the regional office in Dallas. Mr. Wyly has been associated with John Hancock Mutual for about three and a half years.

"Insurance—Crop", "Insurance—Boiler", "Insurance—Aviation", "Insurance—Professional Liability", etc., etc.

There is an organization called Insurance Buyers' Institute, which offers an analysis service.



Accident and Health Chief. William A. Crowley, Guardian International Life Insurance Company, has been elected president of the Dallas Association of Accident and Health Underwriters, succeeding L. C. Woodham, Great American Reserve Insurance Company, who has become chairman of the board. Other new officers are Maynard Shearer, first vice president; John Miles, second vice president; and Andy Edmondson, secretary-treasurer. Directors include Arthur Vardel, Elmo Lee, R. C. Davidson, and John Harp.



Assistant Vice President. Stewart B. Evans, who began his banking career as a runner in 1931, has been appointed an assistant vice president to serve in the credit department of the Texas Bank & Trust Company. He was previously a review examiner with the Federal Reserve Bank in Dallas.

It's a big, wide, wonderful industry, indeed!

Nature smiled on the fire insurance field in 1949. At any rate, it was a year in which wind and hail treated the state gently, causing none of the heavy storm

Assets of Bankers Discount Quadruple Since It's Founding

ONE of the first companies of its kind to be established in Texas, the Bankers Discount Corporation of Dallas has more than quadrupled its assets since the founding of the firm about two years ago. The company, which offers rediscounting facilities for servicing industrial loan companies and other types of businesses offering mortgage investments, now has assets exceeding \$1,000,000.

President of Bankers Discount Corporation is William Ross Kennedy, who

moved from Memphis, Tenn., to Dallas in 1948 to set up the new type of company. In Memphis, Mr. Kennedy has been active for more than 20 years in the operation and management of mortgage and investment firms.

Garth W. Daniel, treasurer and a member of the firm since it opened its executive offices in Dallas in June, 1948, has been elected executive vice president. General offices of Bankers Discount are in the Mercantile Securities Building.



William Ross Kennedy

losses that in so many other years have offset good showings in fire underwriting. Also, fire losses were normal. This all added up to happy news for company directors and stockholders.

In Dallas, a substantial reduction in fire losses was reported.

Recent developments in the Dallas insurance field have also included action to convert the United Bankers Mutual Life Insurance Company to a capital stock company. Approved by policyholders, the change-over is scheduled to become effective by June 30. Under terms of the charter of the company, founded in 1946, policyowners have options to buy stock.

National Bankers Life Insurance Company stockholders have approved an increase in the capital stock from \$150,000 to \$200,000.

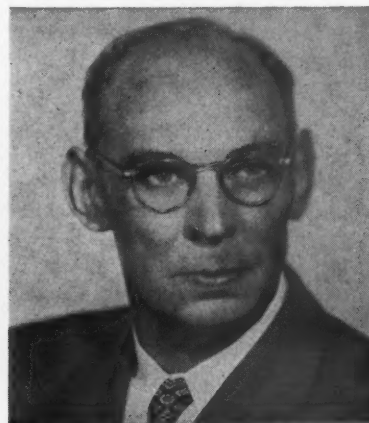
Steps for the organization of a new fire insurance company—Texas Dealers Insurance Company—are being taken by Neil L. Newton, who has operated the Neil L. Newton Agency, general insurance, since 1945, with offices at 600 North Harwood. Mr. Newton said he plans to issue 10,000 shares of \$10 par value common stock for a total capitalization of \$100,000, with paid-in surplus totaling \$50,000. Directors named include Carl A. Mangold, Jr., X. R. Gill, Dr. James H. Herndon, A. L. Ingalls, Dr. S. L. L. Barron, John L. Gibson, I. J. Voss, and Mr. Newton, all of Dallas.

Rounding out the Dallas industry are two leading regional publications in insurance published in this city, "The Insurance Record," a weekly, and "Insurance Graphic," published by Don Coates every other week.

"The Insurance Record" is the only insurance weekly published in Texas. Its



New Rural Life Director. T. D. Cobb, vice president and treasurer of the Rural Life Insurance Company, has been added to the board of directors of the company.



On Texas State Board. H. A. Widdecke, vice president of the Mercantile National Bank, has been elected a director of the Texas State Life Insurance Company.

publisher, John C. Leslie, left Dallas earlier this month for England, where he is doing a series of articles for his publication on British insurance aspects.

BEN H. WOOTEN, president of the First National Bank, has been elected a director of the Hillcrest State Bank.

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2021 McKINNEY

Life Company Dedicates New Office Building

A MODERNIZED early-day Dallas mansion at 4703 Ross has been dedicated as the striking new home of the National Bankers Life Insurance Company, which will observe its fifth anniversary next June.

National Bankers spent some \$230,000 for the purchase and remodeling of the residence built in 1907 by the late L. S. Thorne, attorney for the Texas & Pacific Railway.

The first floor of the former residence has been changed into executive offices. The office of Pierce P. Brooks, president of the company, which is paneled in African mahogany, has a fireplace of Georgia creole marble, and is furnished with a custom-built desk, will also be used for conference and board meetings. There is also a smaller, adjacent office for Mr. Brooks. The lobby is paneled in rift oak, lighted by recessed fluorescent fixtures and cold cathode cove lighting, and is carpeted from wall to wall.

The former five-car garage and servant quarters has been converted into rooms for mailing, supplies, printed materials, and other storage. General offices are on the second floor. A penthouse above the second floor, which formerly served as a small apartment, is now a recreation room and lounge for employees and visitors. The entire home office building has been equipped with year-round air conditioning.

John Wiltshire of the architectural firm of Wiltshire & Fisher designed the offices and directed the remodeling work.

Mr. Brooks started National Bankers June 13, 1945, with a capital of \$25,000 and a surplus of \$12,500. The capital was increased to \$100,000 in 1946, and was raised again two years later to \$150,000. Stockholders voted last month to step it up to \$200,000.

The company's assets gained 209 per cent in 1949 over 1948 and now exceed \$1,056,000. Surplus moved up 206 per cent in 1949 to \$136,426, and life insurance in force amounts to more than \$5,500,000.

Mr. Brooks was general agent for the American Casualty and Life Insurance Company of Dallas before establishing his own company. He is still president of the Columbia Realty Company, which he founded when he came to Dallas in the early 1920's from Tyler.



NEW HOME of National Bankers Life Insurance Company is pictured at top. National Bankers' president, Pierce P. Brooks, is shown (center photo) at his desk in his new executive office. Standing are L. H. Graves, Jr., left, executive vice president, and M. E. Gregory, secretary-treasurer. In bottom photo are James H. Perry, left, vice president and agency director, and Russell B. Donovan, vice president and director of claims and underwriting.



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—Photographs by Squire Haskins.

Reorganized Lasso Club Plans Spring Membership Round-Up

MEMBERS of the reorganized Lasso Club of the Dallas Chamber of Commerce are out to put the CofC brand on every Dallas business and professional firm not yet affiliated with Dallas' biggest city-building organization.

In preparation for its spring roundup of new members, the revitalized Lasso Club has converted membership headquarters at the Dallas Chamber into something of a corral and has formed the club into a typically western outfit

ROUND-UP TIME for new members at the Dallas Chamber of Commerce "ranchhouse" found Honorary Foreman Ben H. Wooten of the Lasso Club making a practice throw (photo at right) as he brought his fellow officers—Frank Heller, Weldon Howell, W. N. McKinney, Barney Shields, and Bob Dennison—together for a planning session Club members in attendance at a reorganization breakfast at the Hotel Adolphus are pictured in photos at left. They include Howard Smith, Dr. Vincent Vermooten, Julius Sylvester, Lee Filgo, Dr. Oscar Marchman, Jr., John L. Burke, John Coyle, Maurice Carlson, Walter Roberge, D. Otis Tomlin, Buck Bailey, J. Ralph Graham, Donald Bowles, Lance Tarrance, Herbert B. Stellmacher, Lindsley Waters, Jr., Vick Clesi, Thomas B. Whitis, James H. Stevens, Glenn M. Jackson, Herbert Holcomb, Howell H. Watson, Leo Shoemaker, George Powell, Woodie Wood, Henry A. Wiedicke, Clifton Dennard, Curtis Horn, C. Barton Albright, Don Pike, and Stanley Metcalfe.

with R. Barney Shields as foreman. Ben H. Wooten, chairman of the Chamber's Membership Committee, is honorary foreman.

"All Dallas business is your range," Foreman Shields has told the wranglers, as the membership workers call themselves. "Membership in the Dallas Chamber of Commerce is unquestionably a keystone for full, continuing growth and prosperity for every business and professional firm, for each firm stands to grow and prosper in turn as the City of Dallas continues to grow and prosper. Go out and bring the non-members into our Chamber of Commerce membership corral."

The renewed Lasso Club will continue an activity of a group of business leaders



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SECURITY AND COMMODITY EXCHANGES

who during the last few years have served as a public relations committee for the Dallas Chamber in welcoming new business firms and businessmen to Dallas and in also selling new memberships in the Chamber.

Foreman Shields explained that the Lasso Club's membership will be limited to 100 public-spirited business and professional men who are outstanding salesmen and meet the club's standards for membership recruiting in behalf of the Dallas Chamber.

In addition to Mr. Wooten and Mr. Shields, new officers of the Lasso Club include R. E. (Bob) Dennison, corral boss, and Frank Heller, Weldon Howell, W. N. McKinney, and Robert Whitten, range foremen.

New members of the Dallas Chamber are listed as follows, together with information regarding their business addresses, firm representatives, and type of business:

Buck Bailey Agency, 421 Republic Bank Building; J. E. Bailey.

Quality Television Sales, Inc., 5328 Lovers Lane; Robert W. Dansby.

Culler & Smith, 911 National City Building; George W. Culler; certified public accountants.

Keele-Jones Construction Company, Inc., 2319 South Lancaster; Lacy R. Keele.

Ernest R. Lacy, 4801 Lemmon; real estate and insurance.

Town and Country Builders, Inc., 9001 Denton Drive; Nathan E. Jones, R. H. Rosberg, and Nathan L. Jones.

Cold Springs Sales Company, 1313 Ross; Bruce Youngblood; retail package store.

Dr. N. J. Harris, 4319 Oak Lawn.
United American Insurance Company, 606 North Field; C. L. Dunlap.

Charles Gill Morgan, 805 Mercantile Securities Building; geologist.

Rowena Garrison, 817 Texas Bank Building; manufacturers' agent.

Wells Organizations of Texas, Inc., 310 East Twelfth; fund raising.

Clifford K. Cason, 2412 Fairmount; Aluminum Shingle Company of Texas.

Highland Motel, 6805 Hines Boulevard; J. D. Blanton.

Deaton-Whitney Garment Company, Inc., 1215 West Davis; C. W. Deaton; lingerie manufacturing.

Harman Electrical Construction Company, 3113 McKinney; Harold Harman.

Hill Poultry Service Company, Inc., 940 East Clarendon Drive.

(Continued on Page 75)



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GIUSEPPE VALDENGO
(left, top)

GIUSEPPE DI STEFANO
(left, center)

RAMON VINAY
(left, bottom)

FERRUCCIO TAGLIAVINI
(center, top)

BIDU SAYAO
(center)

LEONARD WARREN
(center, bottom)

ROBERT MERRILL
(right, top)

ITALO TAJO
(right, center)

RICHARD TUCKER
(right, bottom)





ROSTER OF ARTISTS for Dallas' Metropolitan Opera season includes, left to right, top, Paula Lenchner, Inge Manski, and Lorenzo Alvary; left to right, center, John Baker, Alessio de Paolis, and Gerhard Pechner; and, left, bottom, Osie Hawkins.

Grand Opera in Dallas

By John Rosenfield

Amusements Editor of "The Dallas Morning News"

THE joys and tears of valedictory can be found in the swell of excitement over the approach of Dallas' annual Metropolitan Opera season. Obviously the session of April 23 to 30 at State Fair Auditorium will end an era. We may think that it heralds another; the new booking manager of the company is setting up tentatively the tour of 1951. But the Metropolitan as Dallas has known it since 1939 and Dallas as the Metropolitan has known us will close the



METROPOLITAN OPERA'S stellar cast will include Rise Stevens, left, in "Samson et Dalila" and Alexander Sved, right, in "Tosca."

books on a profitable relationship, admixed with comradery and affection.

The tour of 1950 is the last time around for the Metropolitan's present administration. Edward Johnson, the natty general manager and positively the most genial impresario of operatic history, will come to Dallas for the ninth visit and the last in an official capacity. Thirty-two days after the final performance here, Johnson will retire. The date is June 1.

Also retiring is Earle R. Lewis, "impresario of the Met's box-office" for 42 years. Frank St. Leger, once musical secretary and assistant manager for the last two seasons, will say goodbye. He is already at work on his new executive position in a motion picture company. Edward Ziegler, powerful as assistant manager for many years, died two years ago.

The retiring staff, let it be said, is in a happy frame of mind. It is quitting of its own free will and with everybody's regrets. It has worked hard through the most difficult period of the opera's history and has earned its rest.

Not so the sponsoring group here, the Dallas Grand Opera Association. Organized and inspired by Arthur L. Kramer since 1939, it lost its founder last February 17 when Mr. Kramer died suddenly in Los Angeles during what was to have been a mid-winter vacation. W. J. Brown, first vice president, has succeeded him and his son, Arthur L. Kramer, Jr., has the title of executive vice president.

The repertoire and other details of the season were planned by Mr. Kramer many months before his death. This will

be, in effect, a Kramer, Sr., season and unhappily his last.

Rudolf Bing, an Austrian in his early forties, will succeed Johnson as general manager of the Metropolitan. Max Rudolf will be high in the administration as musical secretary, if the title is retained. Francis Robinson, already attending to tour arrangements, will take Earle Lewis' place as director of ticket sales, subscriptions, and the cross-country trip.

Changes in the opera's artistic policy are still more conjectural than official. The repertoire will be shortened, a fact that need not concern Dallas as there will still be four operas for every date that can be played here. Mr. Bing may be expected to introduce many new singers and not all the favorites of the past.

He promises more finished ensemble, better-rehearsed productions, gradual freshening of scenery and costumes. These matters are admittedly in need of improvement. The opera house has always confessed imbalances caused by the depression of the 1930's, the war, and the post-war inflationary period with its almost unendurable cost of things.

The expectations of the new regime must be taken as the pursuit of the Metropolitan's destiny. It should not be construed as an indictment of the Johnson period. For let it be said, loudly, that whatever troubles the Metropolitan these days is a fourfold problem to every other opera house in the postwar world; that no other has on its roster the artists or on its schedule the variety of operas. Metropolitan Opera is still the best in our civilization.

The 1950 season arranged by Messrs. Kramer, Sr., Johnson, St. Leger, and Rudolf follows an unfamiliar line. As far as Dallas is concerned there are three novelties and just one familiar work.

Here is the season and a somewhat inside view of its selection:

Friday Night, April 28: Donizetti's "L'Elisir d'Amore" or "The Elixir of Love," chosen largely to present Ferruccio Tagliavini, the tenor, in a conspicuously successful part. The music is gay and tuneful and in three instances inspired. Tagliavini will sing one of the most popular arias of opera, "Una Furtiva Lagrime." The cast will include Bidu Sayao, the soprano; Italo Tajo, basso, and Giuseppe Valdengo, the up-and-coming new Italian baritone, first used in this country for Toscanini's broadcast performance of Verdi's "Othello."

Saturday Afternoon, April 29: Gounod's "Faust," a masterpiece for all its familiarity. The title role will be sung by young Giuseppe di Stefano, who has twice before scored emphatically in Dallas. Mr. di Stefano is regarded as the tenor most likely to win the popularity of a Caruso or a Gigli. Nadine Conner will sing Marguerite, Leonard Warren will be Valentin, and Jerome Hines, the American basso, will cavort in the cavalierly trappings of Mephistopheles.

Saturday Night, April 29: Puccini's "Tosca," a staple of repertoire in New York, will have one of its infrequent Dallas presentations. It will introduce here the last new sensation of the Johnson years, Ljuba Welitsch. The Bulgarian soprano is the Metropolitan's best box-office draw today. Richard Tucker, the tenor who has acquired stature within the last two seasons, will sing Mario Cavaradossi and Alexander Sved, the baritone will be the venal police chieftain, Baron Scarpia.

Sunday Afternoon, April 30: Camille Saint-Saens' "Samson et Dalila" will have a stellar cast including Rise Stevens, the personable as well as vocal mezzo-soprano; Ramon Vinay, the towering and Samsonian Chilean tenor; Robert Merrill, the American baritone. There is formal work for ballet in the Biblical opera.

Giuseppe Antonicelli, the well-liked Italian conductor, probably will be making his last appearance here at the helm of "L'Elisir d'Amore" and "Tosca," with Wilfred Pelletier conducting "Faust" and Emil Cooper, "Samson."

Almost 20 years of negotiation went into the Dallas-Metropolitan seasons. The



WHEN the Greek Cavalcade of Fashion is presented locally, May 18, Dallas will be one of five cities in the United States to see the colorful pageant of ancient and mod-

Colorful Greek Fashions To Be Shown in Dallas

ern Greek costumes. The other cities are New York, Boston, Washington, and San Francisco.

The pageant will be held in the Grand Ballroom of the Hotel Adolphus, under sponsorship of the Dallas Fashion Group, with Mrs. Betti Terrell and Mrs. Alma Cunningham as co-chairmen. All next day, May 19, the collection will be open to high school and college students, because of the historical interest of the costumes, many of them being museum pieces.

Three groups comprise the Greek Cavalcade of Fashion: Provincial costumes, replicas of ancient costumes, and modern Greek creations adapted by Greek designers. The Cavalcade seeks to stimulate interest in American fashion circles in Greek fashions and culture, and to aid in the rehabilitation of business and industry in Greece. Greek charities will benefit from the proceeds from the showing. General chairman for the Dallas showing of the Greek Cavalcade is Mrs. George S. McGhee.

The Gida costume, pictured at left, is one of over 100 Greek fashions which will be presented in the Greek Cavalcade of Fashion. With this famous Macedonian costume is worn a handsome feathered and jeweled helmet dating back to Alexandrian times. Alexander the Great permitted Macedonian women to wear the helmet as a tribute to their bravery. Worn today only by married women, it is donned the day of their wedding.

quick and effective creation of a sponsorship group and a large underwriting was the work of Mr. Kramer. The visits began in 1939 and have been annual excepting the war hiatus of 1943-45.

The Metropolitan visits have not yet had a deficit or a call on the underwriters. This ideal state of affairs cannot continue forever. The law of averages in theatrical hazards must operate some day. Other Southwestern cities — Oklahoma City and Houston — have crowded Dallas' monopoly of the Metropolitan and both cities will be played after Dallas has had its four performances.

Dallas has had all the fun and none of the headaches of opera until this point. Now is the time for the underwriters to look squarely at a civic responsibility.

Some days and some people are gone forever.

Formerly an officer of the First Federal Savings and Loan Association of Detroit, JOHN R. HARRISON has opened a real estate, mortgage loan, and building service office in Dallas in the Merchants State Bank Building, 5217 Ross.

FRANK R. (BOB) GARROTT has joined his father, FRANK H. GARROTT, as a partner in the mortgage loan and

real estate firm of Garrott & Garrott, which has occupied new offices in the Rio Grande National Life Building.

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PLAINVIEW

ST. PAUL

Methodist Hospital Seeks \$1,000,000

Dallas Citizens Asked to Support Financial Campaign to Add Two Wings to Present Building

By D. A. Hulcy



GENERAL CHAIRMAN of the Methodist Hospital building campaign is D. A. Hulcy, above, president of the Lone Star Gas Company and former president of the Dallas Chamber of Commerce.



CROWDED FACILITIES at Methodist Hospital extend to the nursery bassinets. Last year, 2,295 "new citizens" were born at the hospital, nearly 200 each month. There could have been more had there been room.



TWO PROPOSED WINGS, accented in the sketch above by blanking out the present Methodist Hospital building, will house an additional 75 to 100 beds, more operating and delivery rooms, and other facilities.

A COMMUNITY grows and prospers permanently in accordance with the willingness of its peoples to provide those social, religious, educational, and health facilities that make it a better place in which to live.

The city of Dallas has in the past few years enjoyed tremendous growth and abundant prosperity. Unlike other areas whose booms were temporary, Dallas continues to grow industrially, and, hand-in-hand with this growth, its population is swelling.

This means that its social, religious, educational, and health obligations have increased also. These needs have been met and must continue to be met by the unselfish people of this city. This willingness to share in community problems for future progress is the spirit that lays a firm foundation for a great city.

The primary concern of any community is its hospital facilities for the protection of general health. Dallas has attempted to provide these facilities, but due to the rapid growth, the city has been waging a losing battle in the maintenance and expansion of its hospitals.

Consequently, there exists in Dallas today a critical lack of hospital services. Doctors and nurses are overworked, hospital facilities are overcrowded, and hospital budgets are strained to the breaking point by people needing and wanting hospital care.

The greatest bottleneck in the provision of proper medical and surgical care to the people of the community is the lack of available hospital beds. Dallas' 15 general hospitals are filled constantly to capacity. In many instances, beds are placed in hospital corridors, with only flimsy screens to conceal patients from public view. This is done to provide to hundreds of additional people the barest essentials of care and treatment.

The Dallas County Medical Society has been concerned for several years about this shortage. In September, 1946, the society adopted a resolution urging local hospitals to increase their bed capacity through the construction of new buildings as soon as possible.

Figures released by the Council of Social Agencies of Dallas following a recent survey show that there is presently a total of 1,726 hospital beds in the general hospitals of this city. Dallas should have not less than 2,923 beds, according to minimum requirements set up by the Texas Department of Public Health by the passage of Public Law 725 in August, 1946. The law was passed on the recommendation of the United States Public Health Service that four and one-half beds be maintained for each 1,000 population. On this minimum basis, the survey made by the Council of Social Agencies reveals that Dallas is short 1,200 beds.

The expansion programs of other Dallas hospitals, if carried out as planned, will increase the availability of hospital beds considerably, but there will still be a marked shortage.



PATIENTS line the corridors of Dallas hospitals, as in the scene above at Methodist Hospital. Thin screens around their beds give them only a semblance of privacy, but even they are lucky. There are hundreds whose names are on waiting lists to receive this barest minimum of care.



DALLAS DOCTORS AND NURSES do a magnificent job, although faced daily with hand-tying shortages. Methodist Hospital plans to help meet the need for additional facilities by adding more operating and recovery rooms in the two wings to be added to the present building.

For this reason, the Methodist Hospital of Dallas is sponsoring a \$1,000,000 building campaign, which will continue through May 6.

Building plans have been submitted by George Dahl, Dallas architect. Two wings are to be added to the present building. These wings will house 75 to 100 additional beds, more operating and delivery rooms, a recovery room for operative patients, more permanent and adequate quarters for the out-patient department where charity cases are handled, and will afford relief from overcrowding of patients in various services of the hospital.

Hearty approval of the building program came immedi-



WORKING MODEL of new nurses' home already under construction at Methodist Hospital is being displayed by the Rev. Bolton Boone, administrator, above. The new home is going up on the scenic 13-acre site of the hospital.

ately from medical and civic organizations, and inspiring letters are being received daily offering support to the project.

Albert H. Scheidt, administrator, Dallas City-County Hospital System, says: "... if we wish to respect the memory of hundreds, thousands, even millions who in centuries past have joined hands to make voluntary hospitals stand out as one of the cardinal virtues of our civilization; then surely individuals of all denominations, recognizing the distinguished record Methodist Hospital has established in the past, will rally to your support."

Baylor Hospital Director Lawrence Payne reports: "Truly,

(Continued on Page 78)

IN DALLAS *Last Month*



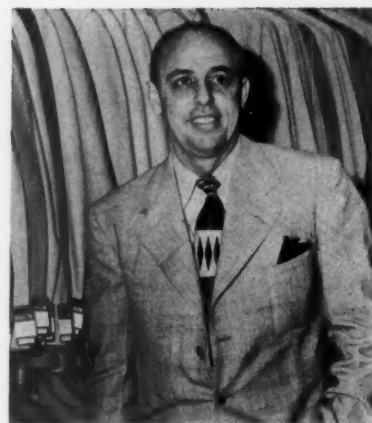
Rejoins Alexander Motor. Malcolm Kinney has returned to the Alexander Motor Company, Dodge-Plymouth agency, as general selling manager. Mr. Kinney will continue with the Mid-Continent Advertising Agency of Dallas, which he founded and owns. He began his association with Ernest Alexander, president of Alexander Motor, some 30 years ago, while in high school in Houston, when Mr. Alexander was in the grocery business, later served him full-time in Fort

Worth, and then rejoined him in 1938 in an advertising capacity in Alexander Motor.

B. F. McLAIN, general manager of Hart Furniture Company, has succeeded the late Arthur L. Kramer, Sr., on the board of directors of the Dallas Citizens' Council.

DR. ELLIOTT MENDENHALL has been reelected president of the Dallas Young Men's Christian Association. Other officers renamed with him are ROBERT M. WHITE and THEO P. BEASLEY, vice presidents; MYRON EVERTS, recording secretary; and JAMES W. ASTON, treasurer. EDWIN L. COX is a new member of the board.

New president of the Dallas Optimist Club is DAVID P. SLEDGE, whose fellow officers are ROBERT P. BAXTER, GLYN A. CLAYTON, and RALPH H. PRINZ, vice presidents; W. S. DRAKE, secretary-treasurer; J. C. STICKSEL, sergeant-at-arms; and DON VENDEVILLE, chaplain.



Manager for Schwobilt. C. A. deBedts, who has been in the clothing business for 22 years, has become manager of the Dallas store of Schwobilt Clothes, 1812 Main, succeeding H. A. Fisher, who resigned. For the last five years, Mr. deBedts has been assistant manager of the Schwobilt store in Miami, Florida.

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Trinity Universal Ins.

Frank Rimmer & Co.

Oil Well Supply

Dallas Federal Savings & Loan

Lone Star Gas Co.



Dallas Division Manager. John E. Bradshaw, a veteran of 35 years in the wholesale drug business, has been named manager of the Dallas division of Southwestern Drug Corporation and a member of the firm's board of directors. Mr. Bradshaw, successor to George T. Brewer, who resigned to open a retail drugstore in Dallas, began his career in 1915 with the old Texas Drug Company. He has previously been vice president and purchasing director for Southwestern Drug.



New Vice President. M. M. Morton, who has been in the grocery business for 28 years and joined Wyatt Food Stores in 1942 as sales and advertising manager, has been advanced to vice president. He has been general manager of Dallas Produce Company, Wyatt subsidiary.

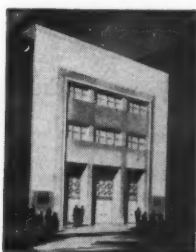
STANLEY MARCUS, executive vice president of Neiman-Marcus Company, has been reelected chairman of the board of the American Retail Federation.



Executive Secretary. J. Richard Brown, first president of the Southwestern Association of Advertising Agencies and an honorary member since 1935, has been appointed executive secretary of the association as successor to the late Alfonso Johnson. Mr. Brown is pictured in his offices in the Southland Life Building, where he edits and publishes two trade magazines, "Southwestern Purchaser" and "Southwestern Advertising and Marketing," and several house organs.

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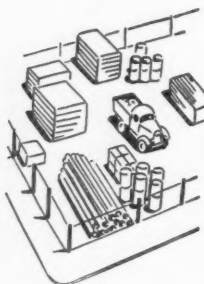
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Neiman-Marcus Vice Presidents. Two new vice presidents of Neiman-Marcus Company are Joseph Ross, left, director of merchandising operations for the specialty store, and Nickolas Parker, right, director of merchandising for the first-floor shops.

Miss Imogene Sullivan, formerly assistant buyer in the women's shop, has been named buyer for the lingerie department. Miss Phyllis Davis has been appointed buyer of the first-floor blouse department, Mrs. Pauline Skelly has been made buyer of the first-floor underwear department, and Mrs. Ruth Smith Hancock has become assistant buyer in the Younger Set Shop. Formerly a buyer for Elder and Johnston Company of Dayton, Ohio, Miss Jane Lewis has joined Neiman-Marcus as assistant to Miss Laura Goldman, dress buyer in the Women's Shop. Nelson Billups has been named assistant to Jack Franklin, buyer of men's clothing in the Man's Shop.

C. A. REED, who has been in the real estate business for 24 years, has become a member of the staff of Eaves Realty Company, 216 South Tyler.

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DALLAS 1



Appointed by Ford Motor. Bill H. Smith, right, has been named to the new post of assistant sales manager for metropolitan areas of the Dallas sales district of the Ford division of the Ford Motor Company, and Leif Johnson, left, has been appointed to the new position of car sales manager of the Dallas district sales staff. Mr. Smith, who has been district truck and fleet sales manager at Dallas since 1948, joined Ford at Dallas in 1934 and became manager of the district administrative department in 1947. Mr. Johnson became associated with Ford at Dallas in 1937 and has been car distribution manager since last November.

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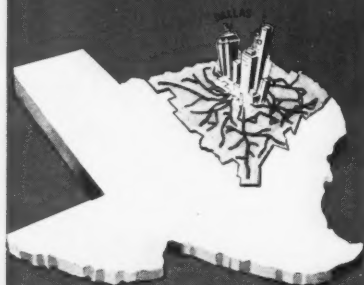
INCREASE IN COMPANY ASSETS From \$3,229,442.28 in 1948
 To \$4,029,652.20 in 1949

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The Dallas News...

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home delivery in
218 Towns along
The Dallas News
Motor Routes

The Dallas
Morning News

CRESMER & WOODWARD, INC.,
Representatives:
New York, Chicago, Detroit,
San Francisco, Los Angeles



New A. Harris Officials. Arthur L. Kramer, Jr., right, has been advanced to the presidency of A. Harris & Company to fill a position which his father, Arthur L. Kramer, Sr., held from 1913 until his death last February. Leon A. Harris, Jr., left, has been named vice president, and Mrs. Arthur L. Kramer, Sr., has been elected chairman of the board of directors. A veteran of three and a half years in the Air Force, Arthur L. Kramer, Jr., has been assistant to the president of A. Harris for the last four years. As vice president, Mr. Harris will also serve as general promotion manager. He has heretofore been assistant to the ready-to-wear merchandise manager and later ready-to-wear merchandise manager.

J. H. Hughes has been named merchandise manager for ready-to-wear, succeeding Mr. Harris. He formerly held the position from January, 1939, until May, 1948, when he joined the White House in San Francisco in a similar capacity. Miss Thelma Boone, who has had previous retail experience with Stix-Baer & Fuller, St. Louis, and Marshall Field, Chicago, and joined A. Harris in 1949, has been named personnel director. Mrs. Nat Brackenridge, who joined A. Harris in 1946 as secretary to the director of departmental analysis and later became head of this activity, has been made assistant personnel director.

JOHN B. WEBSTER has become associated with Mayor Wallace H. Savage and Alvin H. Lane in the law firm of Lane and Savage, 1106 Republic Bank Building.

HENRY HAMMERSTEIN, who has been in the retail clothing field in Dallas for many years, has been named manager of the Jim Rogers Clothing Store, 1922 Main.

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If your plans call for new construction, conversion or modernization we can give valuable assistance—to YOU and YOUR architect—and construct your project with efficiency and economy.

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DALLAS

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Specializing in Investment Stocks and Bonds




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502 DALLAS NATIONAL BANK BLDG.

DALLAS, TEXAS

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**opens Texas' fabulous Hill Country
to industrial development**



Low-cost, dependable fuel supply has opened another Texas region to industrial development. Over hills, through rock, and across rivers, Lone Star Gas Company recently extended its vast interconnected pipeline system to include ten towns in the prosperous Hill Country. This expansion is a part of Lone Star's continuous work in supplying America's sought-after fuel for homes, businesses and industries of growing Texas.

LONE STAR GAS COMPANY — *Dallas*



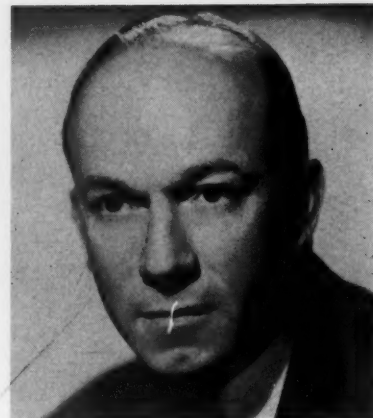
Heads Advertising Artists. Sid Morehouse has become first chairman of the recently organized Advertising Artists' Association of Dallas. Other officers are Gerald Bell, first vice chairman; John Malone, second vice chairman; J. Murray Kidd, secretary; and Miss Mary Ellen Kerr, treasurer. Directors include Frank Oliver, Roger Pendergrass, and Mrs. Martha Robbins.

JAMES M. MORONEY, vice president and secretary of the "Dallas Morning News," is new president of the Downtown Club, succeeding R. W. BAXTER.



Dr. Pepper President. New president of the Dr. Pepper Company is Leonard M. Green, moved up from executive vice president to succeed Don C. Bryan, who resigned because of illness. Mr. Green joined Dr. Pepper in 1947 as vice president in charge of company-owned bottling plants. He was associated with The Texas Company before going with Dr. Pepper.

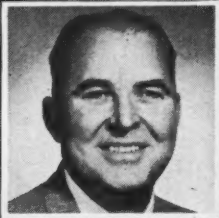
Other officers are BALLARD BURGHER, first vice president; ROBERT J. SMITH, second vice president; GEORGE E. RAY, secretary; and COMER BISHOP, treas-



Heads Fund Campaigners. J. O. Newberry of Dallas has been elected president of the recently formed Community Service Association of America, a regional professional association of fund campaign directors. He is a partner in Community Service Bureau, Dallas fundraising and campaign organization. Worth W. Heffner of Dallas has been named a director of the new association.

urer. New directors include MAURICE PURNELL, EUGENE B. SMITH, D. GORDON RUPE, JR., and Messrs. Ray and Baxter.

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Fire, Auto, Public Liability,
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Bonding Service"**

Our Home Office Agency
To Serve You in Dallas

PAUL W. USSERY <i>North Texas Manager</i>	W. W. RHODES <i>Dallas Manager</i>
---	--

Ernest Brown	William D. Juraschek	Joe Tabor
W. Joe Carter	C. E. MacBride	Dick G. Tumlinson
Charles P. Fender	James C. McClure	E. Fred Vickery
Charles R. Haggard	James O. Morgan	J. Gordon Weir
W. W. "Doc" Henslee	B. Hix Smith	

Fidelity Union Life
INSURANCE COMPANY

Home Office—Dallas President—Carr P. Collins



Texas and Pacific Additions. Two new members of the staff of the Texas & Pacific Railway's public and employee relations department are Alan T. Myers, left, editorial assistant, and R. A. Malone, named chief clerk to manage the departmental office. Mr. Myers, who formerly served in the publicity department of the Texas Bank & Trust Company, will devote his attention to the railroad's employee magazine, "Topics." Mr. Malone has been a T. & P. employee for nearly 22 years and recently completed a public relations course at Dallas College of Southern Methodist University.

DR. EDWIN L. RIPPY of Dallas has been named 1951 president of the Dallas Southern Clinical Society. Other officers, all of Dallas, include DR. RAWORTH WILLIAMS, vice president; DR. EARL L. LOFTIS, secretary; DR. BEN F. HARRISON, JR., treasurer; DR. KARL B. KING, director of clinics; and DR. C. O. PATTERSON, assistant director of clinics.

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with TEXAS
FOR 22 YEARS*


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A SOUND INVESTMENT
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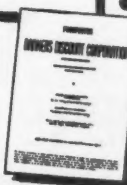
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Clip this coupon, fill in your name and address, paste on a penny post card and mail in today for a copy of the Prospectus and Financial Statements. Complete information — no obligation.

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DALLAS

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Plenty of Room for Pioneers

THE AMAZING GROWTH of Reserve Life again proves that doing something a little better has its rewards. This was one of the first companies to put on the market the kind of hospital insurance most people want—a plan that pays in most cases all of the hospital bill. To eliminate the usual red tape, we developed a friendly, efficient method of handling hospital claims.

In the realm of selling methods and techniques, we devised new plans to make the most efficient use of the salesman's time and efforts and to assure his individual success.

Expansion based upon these sound ideas has extended Reserve Life operations into 34 states and the District of Columbia. This has necessitated the establishment of a regional home office in Cincinnati to serve policyholders in midwest and eastern states.

The same enthusiasm for doing something better is resulting in rapid growth of our Life and Accident and Health Departments. Reserve Life is going ahead—growing steadily, soundly—an institution of service backed by aggressive management and safe financial responsibility.



**RESERVE LIFE
BUILDING**

Akard and Wood Streets

More than 600
Home Office Employees

1949 PREMIUM INCOME . . \$13,534,933.32

ASSETS \$10,807,377.08

(As of December 31, 1949)

RESERVE LIFE INSURANCE COMPANY

- Life
- Hospitalization
- Health and Accident

Home Office:
Dallas, Texas



Paper Association Head. Lawrence S. Pollock of Dallas is the new president of the National Paper Trade Association. He is president of Pollock Paper Corporation.



Division Manager. Elmer Bieser is sales manager of the newly created Southwestern division at Dallas of the Frederic W. Ziv Company. Mr. Bieser has been a member of the Ziv sales force in Dallas since 1947, and before that was in the sales department of WKY in Oklahoma City.

MARK HANCOCK, JR., whose entire business career has been in the insurance field and has included service as regional group manager for the Southwest for the John Hancock Mutual Life Insurance Company, has joined the group department of the Republic National Life Insurance Company of Dallas as special consultant.

Tom W. Collins
Publicity • Advertising
Photography
J8-8869 L-3669 3709 HAYNIE



Rotary Club Chief. George F. Pierce, Cullum & Boren Company, will take office July 1 as new president of the Dallas Rotary Club, succeeding E. J. Zimmerman, Zimmerman Dental Supply Company. His fellow officers will be H. Grady Spruce, Community Guidance Service, vice president; Fred S. Jernigan, Andrews-McDowell Company, secretary-treasurer; and Dick Trotter, executive secretary. New directors are Roland W. Baird, Earl A. Brown, Nick B. Clinch, Deryl Hull, Rip W. Nichols, and Mr. Spruce.



Pioneer's Dallas Manager. New Dallas manager for Pioneer Air Lines is J. W. Womack, who joined Pioneer in 1946 as a transportation agent in Lubbock. Since then he has served as manager at Sweetwater and next as manager at Albuquerque.

R. G. McCORD has been renamed president of the Dallas Athletic Club. Other officers include JAMES K. WILSON and PEYTON L. TOWNSEND, vice presidents; Z. L. MAJORS, secretary; and EARL JACKSON, treasurer. New board members are JOE H. BANKS, C. E. BLANTON, J. B. NICHOLS, ROBERT M. OLMSTED, and Mr. Townsend.

FRED F. FLORENCE, president of the Republic National Bank, has been elected a director of the Association of Reserve City Bankers.



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Mercantile Bank Building — DALLAS — R-4675

OUR 25th YEAR OF INSURANCE SERVICE TO THE GREAT SOUTHWEST AND THE NATION



AS WE ENTER our 25th year of insurance service, we pause to pay tribute to those who have been the real force behind the successful operation of our business — our loyal staff of 271 employees and our 2,500 aggressive, friendly agents throughout the Southwest and the Nation. From a small beginning in Dallas with just a few employees and a lot of faith and courage, our Company today ranks high among insurance companies of its type in the Nation. We are proud of our growth and progress—but even more proud of the folks who have worked so diligently with us through the years.

J. B. ADOUE, JR., *Chairman of the Board* • T. R. MANSFIELD, *President*



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Adding Machines
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organized to
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large national
accounts

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their smaller
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R. J. Burke

ADVERTISING, INC.

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Logan 6-2037



New S. L. Ewing Officers. S. L. Ewing Company, a Dallas office machine distributorship which has been a family business since 1902, has become a corporation, with J. Tom Boyce, seated, son-in-law of the founder, as president. Other new officers, shown, left to right, standing, are three long-time employees: Robert S. Craig, secretary and director of sales and advertising; Edward D. Saemann, Jr., treasurer and manager of the adding machine service department; and Clyde A. Hooey, vice president and manager of the typewriter service department. All of the officers are members of the board of directors, which also includes Mrs. Boyce.

New big chief of the Dallas Bonehead Club is RALPH CURRIE, successor to J. C. ZIMMERMAN. Other officers are L. M. NAPIER, little chief; DICK TROT-

TER, money grabber; and CONNEL MILLER, scribbler. New directors include SCOTT DeLEE and CRAIG DUNLAP.

R-6716

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Employment

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- YOUR WIFE can invest up to \$5,000
- You AND your wife can jointly invest up to \$5,000

and all three accounts will be insured!

Let our careful investment experience
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with proper employment of your savings.

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SAVINGS AND LOAN ASSOCIATION

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General Manager. T. A. (Tom) Ramey, formerly sales manager for the Unit Rig & Equipment Company, has joined the M&E division of International Derrick and Equipment Company of Dallas as general manager of domestic sales. Mr. Ramey, who has had 16 years of experience in oil field equipment sales engineering, joined National Supply Company in California in 1934, was transferred to the Texas division in 1937 as a factory liaison engineer, moved to the Southern division as a specialist in rotary drilling equipment in 1940, and went with Unit Rig & Equipment in 1947 as sales manager.



Furniture Manager. Ben B. Boyd has been advanced from assistant manager to manager of the Oak Cliff store, 610 East Jefferson, of the Home Furniture Company. Mr. Boyd has been associated with the firm since 1946.

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POWELL PRINTING CO.
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Dallas

**A PHENOMENAL—YET STABLE GROWTH...
IN ONE FULL YEAR OF OPERATION**

ASSETS

Bonds	\$ 818,589.37
Stocks	439,052.63
Cash on deposit	437,745.35
Premium balances receivable	
Less reinsurance payable	150,955.15
Accrued interest receivable	1,442.71
Total admitted assets	\$1,847,785.21

LIABILITIES

Reserve for unpaid losses and adjustment expenses	\$ 37,372.53
Reserve for unearned premiums	304,859.37
Reserve for taxes	13,036.70
Reserve for other liabilities	2,875.37
Total liabilities except Capital	\$ 358,143.97
Capital paid up	\$500,000.00
Surplus	989,641.24
	1,489,641.24
Total Liabilities and Capital	\$1,847,785.21



FIRE & CASUALTY COMPANY

DALLAS, TEXAS

BOARD OF DIRECTORS

C. P. BURTON, Dallas
Oil, Investments

ARTHUR A. SEELIGSON, Sr., San Antonio
Oil, Investments; Director, Empire
Trust Company of New York

BLADGEN MANNING, Dallas
Banking, Insurance, Investments

J. C. THOMPSON, Dallas
President, Southland Corporation

CHARLES P. MCGAHA, Wichita Falls
Oil; President, City National Bank

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President, Volk Brothers

HARLAN RAY, Dallas
President, Southwest Airmotive;
Oil, Investments

CHARLES S. YANCEY, Dallas
Treasurer, Southwestern Fire and
Casualty Company

DAN D. ROGERS, Dallas
Chairman Board, National City Bank;
Investments

S. FOSTER YANCEY, Dallas
President, Southwestern Fire and
Casualty Company

A. DeLOACH MARTIN, president of the Electrified Water Company of Dallas, has been elected a director of R. Hoe & Company, printing press manufacturer.

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Employment Board of Dallas

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Jefferson



Sales Promotion Manager. Bernard (Bud) Millard, formerly appliance promotion manager for Graybar Electric Company, has been named sales promotion manager of Marlin Associates, Southwestern distributor of electrical appliances and lighting equipment. He will also serve as sales manager of Marlin's air-conditioning equipment department.

1920



1950

Every Kind of Insurance Protection!

FIRE

WINDSTORM

RAIN

AVIATION

CASUALTY

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AUTOMOBILES

MARINE

ACCIDENT

Our organization maintains an INSURANCE ENGINEERING DEPARTMENT, qualified to analyze your rates on any class of insurance.

D. H. Houseman

Don M. Houseman

COCHRAN & HOUSEMAN

Houseman Building—North Akard at Federal Street

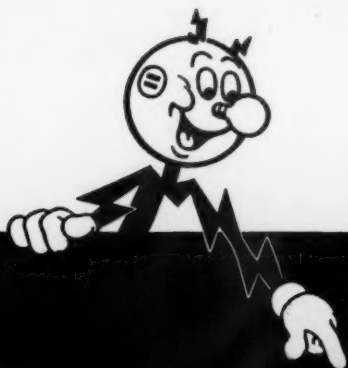
PHONE CENTRAL-4566



Display League President. E. W. Numan, display director for James K. Wilson Company, is the new president of the Dallas Display and Allied Arts League, succeeding Peter J. Schaefer of Sears, Roebuck & Company. Other officers are Dan Stephens, Allied Electronics Company, first vice president; L. G. Porter, Sears, Roebuck & Company, second vice president; and Mrs. Aime Wylie, Titcher-Goettinger Company, secretary-treasurer.

W. L. AITON, compositor for the "Dallas Times Herald," has been re-elected secretary of the Texas Typographical Conference.

BOB CULLUM of A. N. Cullum Company has been elected a director of the United States Wholesale Grocers' Association.



Effective Lighting says..



*The better a business' night-time appearance
..the better its daytime sales!*

Seeing is the first step in selling . . . and requires to invite patrons to stop and
at night, light is the only medium for buy; to remind old customers you want
sight. Just a quick glance . . . that's all to serve them again; to give a success-
the time an attractive, well-lighted place — ful, progressive look to your business.

For suggestions and advice on how to "Advertise with
Light", call your Electrical Contractor or the Commer-
cial Department of your electric service company —
Central 9321.



DALLAS POWER & LIGHT COMPANY

A recent graduate of Southern Methodist University, **DAVID LINSTEADER** has joined the sales staff of Greater Dallas Motors, 2112 North Harwood.

INTELLIGENT COUNSEL
SOUND PROTECTION
PROMPT SERVICE
N. E. MITTENTHAL & SON

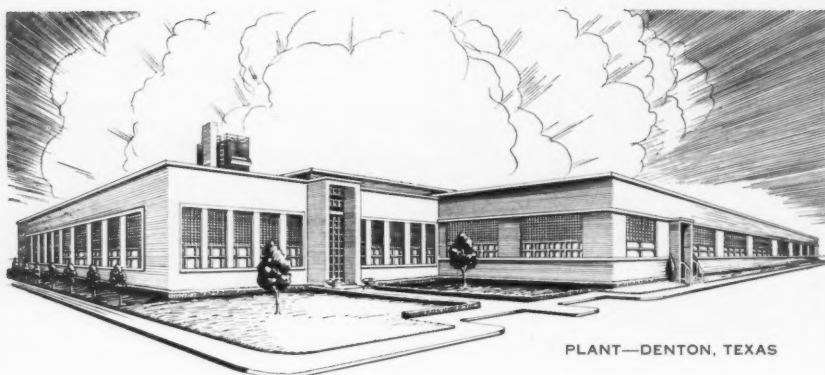
ALL LINES OF INSURANCE
1006 Kirby Building Telephone C-9305



Branch Manager. Vernon L. Carter has been named branch manager for the Dallas-Fort Worth area for the F. A. Lyon Company, distributor of SoundScriber dictating equipment. Mr. Carter has been associated with the Lyon company since 1948 and, previous to five years of Air Force service, did specialty equipment sales work for five years.

MOORE BUSINESS FORMS, INC.

A TEXAS PLANT TO SERVE YOU...



PLANT—DENTON, TEXAS

In the early days of America there were only two or three types of insurance coverages... Banking and financial facilities were often limited in scope.

Today, 300 or more different specific coverages exist in the vast insurance industry. The great banking institutions and specialized financial houses have, through courageous expansion, broadened their services to assist this dynamic frontier to press forward.



The right business form for every form of business!

Moore, the largest and oldest manufacturer of business forms, is geared to serve modern management throughout the business world.

Offices in all principal cities



Instantaneous Carbon-Extraction Unit Sets

Continuous Interleaved Typewriter Forms

Fanfold Billing Machine Forms

Marginal Punched Business Machine Forms

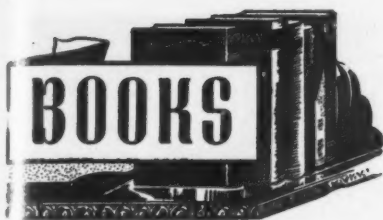
Registers



District Sales Manager. W. H. McCombs, Jr., has been named Southwestern district sales manager at Dallas for L. L. Antle & Company of Atlanta, Ga., manufacturer of a new anti-rancidity, anti-oxidant chemical designed to keep fats fresh and pure and double the life of cooking oils. Mr. McCombs, who was formerly owner of the National Vacuum Company of Dallas, will cover an eight-state territory.

Formerly general superintendent of the water department for the City of Beaumont, **HUGH TEVIS BLEVINS, SR.**, has been named secretary-manager of the Juliette Fowler Homes of Dallas.

HENRY C. BECK, JR., head of Henry C. Beck Company, has been elected a director of the Missouri-Kansas-Texas Railroad of Texas.



How I Raised Myself From Failure to Success in Selling

By Frank Bettger. Published by Prentice Hall. 276 pages. \$3.95.

FRANK BETTGER, a former third baseman for the St. Louis Cardinals, has written an outstanding book on selling that will be of great value to every man and woman making a living in dealing with the public.

Mr. Bettger tells in his personal experiences how one idea lifted him out of the minor leagues to become third baseman for a major league team, and how it later became the corner stone of his selling career.

The book is divided into six parts. Part One is entitled "These Ideas Lifted Me Out of the Ranks of Failure." In Part Two, "Formula for Success in Selling," the author demonstrates "The Most Important Secret of Salesmanship." Part Three discusses "Six Ways to Win and Hold the Confidence of Others" and Part Four tells "How to Make People Want to Do Business With You." Part Five, "Steps in the Sale," is full of selling magic including chapters on seven rules for closing a sale. Part Six, "Don't Be Afraid to Fail," explains how to overcome the fear of failure.

Frank Bettger has given a summary at the end of each section to refresh your memory on the theories given. By far the most compact book on salesmanship in a long time, this volume can be read a chapter at a time, and the principles can be practiced from the time each chapter is finished. This man, who was for 20 years among the first five salesmen nationally for the Fidelity Mutual Life Insurance Company of Philadelphia, thinks that the greatest fault of all salesmen is their lack of enthusiasm, and, second, their failure to make the calls. During his selling career, he made 40,000 calls, and developed the sure-fire sales principles presented in this book. He is a former student of Dale Carnegie, and has lectured with tremendous success to the Dale Carnegie schools throughout the country.

Mr. Bettger is also of the opinion that salesmen miss a bet when they do not dress and act like salesmen. He considers as top investments keeping ones haircut properly, and employing a good adviser on how to dress. He even tells the salesman how to wear his clothes. If salesmen of today would just follow directions, after reading his book, it would seem that they would have a comparatively simple job.

In the final chapter, the author tells how to apply the principles of this book with the help of an eminently practical man, Benjamin Franklin.

You can invest in your future success by getting a copy of this helpful and practical book which simply tells you how the author went from failure to success, and how it is possible for you to do the same.—Jerry Porter.

How to Build a Successful Life Insurance Agency

By O. Sam Cummings. Published by Insurance R. & R. Service. 424 pages. \$5.50.

THE growing pre-eminence of Dallas in the life insurance business is the result of many factors, but certainly one factor is the contributions to the entire business that are made by local leaders such as O. Sam Cummings, general agent for the Kansas City Life Insurance Company, in his book, "How to Build a Successful Life Insurance Agency."

Drawing from his rich experience of 30 years, Mr. Cummings has provided a 115-year-old business with its first complete text book on agency management.

The opening chapter gives a detailed yet clear and concise picture of the varied duties of an agency manager and the remaining 17 chapters offer practical suggestions as to what to do about present agents, where to find new agents, how much and what kind of training, ways and means of financing and supervising the new agents, how to build and maintain agency morale. The final chapter on self organization might easily prove to be the most valuable to experienced and inexperienced managers alike, for in this chapter Mr. Cummings, who is a living example of great organizational ability, has provided a road map to ability and to time control that can mean dollars in the pocket of any agency manager.

While of great value to all agency managers, the book is of incalculable

(Continued on Page 56)

The Two "Most Talked About" BOOKS of the Season!

BE SURE YOU READ

NO. 1

How I raised myself from failure to Success in SELLING

by

FRANK BETTGER

"Here it is... the most helpful and inspiring book on salesmanship that I have ever read..."

DALE CARNEGIE.

\$3.95

NO. 2

WORLDS IN COLLISION

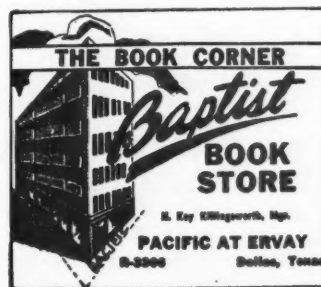
by

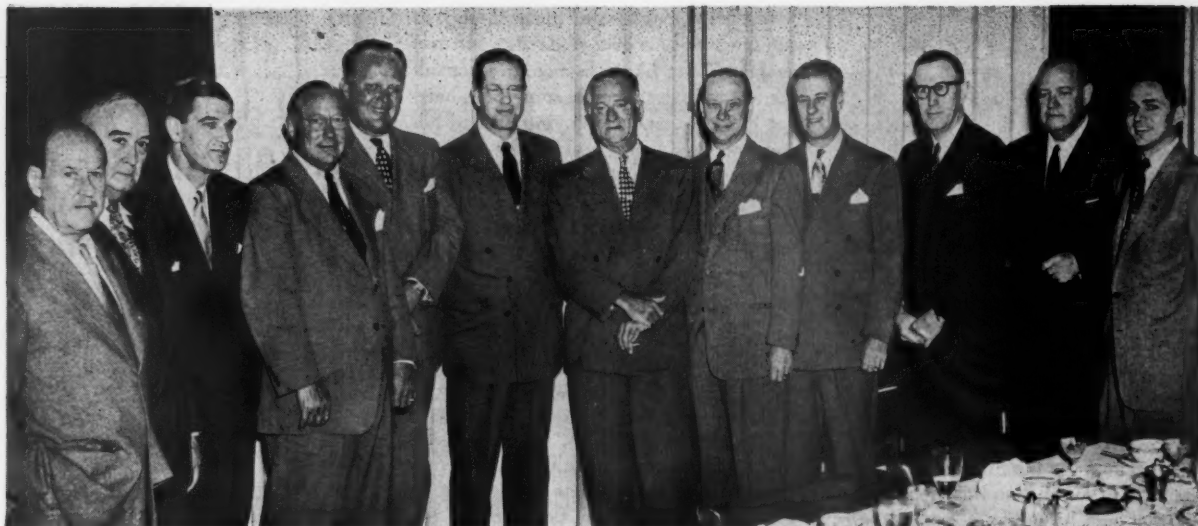
IMMANUEL VELIKOVSKY

This book is daring in viewpoint, startlingly original in concept. It is told in simple language and will be fascinating to everyone. No two people agree on this outstanding scientist's new theories.

\$4.50

Order your copies
from...





General Spaatz Honored. In Dallas last month for a stop-over visit with friends, Carl (Tooe) Spaatz, retired commanding general of the Air Force, was guest of honor at a luncheon at the Dallas Athletic Club arranged by the Aviation Committee of the Dallas Chamber of Commerce. General Spaatz, who

is chairman of the site selection board which will recommend to Congress a location for the proposed Air Academy, was accompanied by Edward W. Beattie, Jr., former war correspondent. Shown, left to right, are W. A. Green, Jr., C. V. Upton, C. A. Tatum, D. Harold Byrd, Mr. Beattie, James W. Aston (chairman

of the Dallas Chamber's Aviation Committee), General Spaatz, Peyton L. Townsend (vice chairman of the Aviation Committee), Robert McCulloch, Ben H. Wooten, J. Kirby McDonough, and William A. Ware (manager of the Dallas Chamber's Aviation Department).

Underwriters & Distributors
TEXAS MUNICIPAL BONDS
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R. A. UNDERWOOD & COMPANY, INC.

510 Mercantile Bank Building
 DALLAS, TEXAS

R-9296

L.D. 679

**Superior Makes Changes
 In Field Service Staff**

Several changes have been made in the field service staff by the Superior Insurance Company of Dallas. These include the addition of J. G. Tinnin to the staff as field man for East Texas, with headquarters at Dallas. Larry C. Nelson, former field man for Central Texas, has been named assistant to J. H. Albright, vice president.

BEN T. HARRISON has become assistant manager of the Dallas office of the Home Indemnity Company.

Books

(Continued from Page 55)

benefit to new or prospective agency managers. Here is their opportunity to be wise for it is an unparalleled opportunity to profit from the experience of others and thus save themselves many years and many hardships.

Although the book is specifically about a life insurance agency, many of the ideas and suggestions developed are applicable to other types of sales organizations so that any person charged with sales management responsibility would easily profit from a careful reading of this interesting and informative book.—Charles E. Gaines, vice president and agency director, Great National Life Insurance Company.

Drake, Alexander & Drake

MERCANTILE SECURITIES BUILDING

INSURANCE TO INDUSTRY



C. B. Kloppe



J. Woodall Rodgers



Ted Dealey

New Groups Named to Push Major Highway Improvements

PROMOTION of additional major trafficway improvements for Dallas will be undertaken by a new special highway committee and two new subgroups of the general highway committee of the Dallas Chamber of Commerce which have been announced by President John W. Carpenter.

Former Dallas Mayor J. Woodall Rodgers is chairman of an East-West Express Thoroughfare Committee, which will work to expedite the building of the proposed Dallas east-west crosstown trafficway. It will function in addition to the Dallas Chamber's Highway Committee as a counterpart of the Central Expressway Committee, which has carried the ball for the construction of Central Expressway for many years under the chairmanship of W. M. Holland.

Other members of the east-west expressway committee are Louie Kimple, J. B. Adoue, Jr., R. L. Thornton, E. P. Simmons, John T. Higginbotham, and Austin F. Allen.

One of the new subgroups of the general Highway Committee named by Chairman Neal Mancill is that to promote a new traffic link between Tyler and Dallas. Headed by C. B. Kloppe, the committee also comprises Tyree L. Bell and Marcus Greer. Among its initial activities will be that of arranging for a meeting at Canton of Chamber of Commerce representatives from the county seats of the four counties the new highway would traverse. The Dallas group is taking the lead in this project at the suggestion of Tyler business leaders.

The proposed new Dallas-Tyler trafficway would be developed by the use of U. S. Highway 175 to Kaufman, then State Highway 243 to Canton, and State Highway 64 from Canton to Tyler. This

would bring Tyler 10 miles closer to Dallas by automobile.

Ted Dealey is chairman of the second of the subcommittees, this one to develop a new, important trafficway serving Dallas to be known as the High Line and River View Roadway. Other committee members are Ben H. Carpenter, Webb Roberts, Roy Wadsworth and W. C. Windsor, Jr.

The new highway would enter and

(Continued on Page 70)

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Sports Show

By Ray Osborne

THE Southwest Sports and Vacation Show, with its tremendous power to attract visitors from a six-state area, broke records for exhibits booked two months before its doors were scheduled to open April 28 for a 10-day run at the huge Fair Park Automobile Building.

The extravaganza, actually four shows in one, came into being last year. Sports shows, on a large scale, were something new to the Southwest, but this event sponsored by "The Dallas Morning News"

attracted a total attendance of 115,300 persons in nine days and nights. It also drew the praise of executives of nationally-known sporting arms and tackle manufacturers.

The attendance was so tremendous last year that the show has been extended to ten days for its 1950 stand. It shattered records in the year of its birth and as early as March this year was again on its way to new marks.

Last year the show demonstrated the attraction of Dallas and Texas as a market for fishing tackle, arms, ammunition, boats, and motors, as well as lure for other states and countries to entice Texans to visit other areas.

In 1949 the show boasted more displays by nationally-known fishing tackle manufacturers than any of the other 40 in the United States. By March 1 this year, six additional exhibits had been signed, raising the show's own record.

Too, the Sports Show in Dallas this year will have seven additional states displaying their allure for tourists and vacationers. Minnesota, Washington, Oregon, Idaho, Montana, North Dakota, and South Dakota will join Missouri, Colorado, and Wyoming in that section of the show. That, according to Managing Director Martin P. Kelly, will put the show ahead of all similar attractions west of Chicago.

Colorful displays sponsored by the governments of Mexico and Canada will again lend an international flavor to the ten-day attraction.

Sporting goods manufacturers and distributors, boat and trailer manufacturers, and gun manufacturers will join states, countries, railroads, bus companies, and airlines in setting up nearly 150 attractive displays for the show. They are returning because these are

(Continued on Page 70)

THREE DIVING SEALS, including the one pictured in a hand-stand dive at top, left, will be part of the 11-act stage and pool entertainment headlining the Southwest Sports and Vacation Show. Shown, second from top, is a typical capacity crowd watching the 90-minute program at last year's show. Crowds are pictured, second from bottom, studying the exhibits and taking part in many contests offered by the exhibitors. Fishings fans such as those shown at bottom tried out the latest in tackle at dozens of booths.

DALLAS • APRIL, 1950



Drane Grant

By Mary Fletcher Cavender

DRANE F. GRANT'S career is studying geologically the section of Texas she calls home.

As research paleontologist at Dallas for Sun Oil Company, Miss Grant does research in subsurface geology and paleontology principally of South Texas oil producing areas. Her home is in La Pryor, Texas, in Zavala County.

Her work began with Sun seven years ago when she was graduated from the University of Texas with a degree in geology. She first served as district paleontologist at the South Texas district office in McAllen and then in the summer of 1946 was advanced to the division office in Dallas, where her work is principally research paleontology.

"I don't go out on the rigs as is required of many oil geologists and paleontologists," she said. "Instead, my work is essentially research. Often, I study well cuttings drilled by Sun as long as 20 years ago.

"This research gives additional correlation data which make it possible to map the sub-surface in much greater detail than it may have been previously mapped. Everything available in the sample is used—lithologic changes, faunal variations, and the like."

Miss Grant's work consists of running the wells. This means she takes the cuttings of cores and describes them as to fossil content and lithology. A geologist can identify within a relatively short space of time the age in the world's history during which the animals lived, leaving their shells to be covered by deposits of future centuries. These Foraminifera (commonly known as bugs) are indicative of the formations in

which they lived, so that identification of the bugs found in a particular cutting or core will enable the paleontologist to identify the formation.

Many paleontologists are also "well sitters," Miss Grant pointed out. That is, they go out with the drilling crew and do "vertical wildcatting." Just as an oil operator selects a site for the well to be drilled on a horizontal wildcatting plane, the paleontologist and the geologist look at the cross-section of the earth and indicate places they consider to be oil potentials. Some paleontologists station themselves on the rig and collect cuttings as the bit chews and the drilling mud and sands are brought to the surface. These they wash and examine through a microscope or a hand lens only seconds after they have left the earth.

In the operations of the larger oil companies such as Sun, there is placed on the side of all rigs a "sample box" where samples are gathered into sacks and then sent to the laboratory. Miss Grant has assistants wash these samples, in much the same manner as precious stones are washed, to rid them of sand and drilling mud. She then takes the handful of cuttings, notes the depth at which the toolpusher marked their

origin, and studies them for fossils.

"Considerable work is also done in correlating paleontology with the electrical log which has been run on the well," Miss Grant pointed out. "In some areas, the electrical log alone gives a good correlation but in other areas paleontology must be used in order to interpret the log. In South Texas, I have ample opportunity to use paleontology to interpret the log."

Miss Grant, who is the only woman paleontologist in the Dallas division of Sun Oil Company, was encouraged to become an oil geologist by her brother, Bruce F. Grant, who is petroleum engineer with the U. S. Bureau of Mines at Franklin, Pa.

"He did influence me in my decision to study geology and paleontology at the University of Texas, but I believe I would have entered the field anyway. I love it!"

An avid sports fan, Miss Grant likes to bowl, swim, and play tennis. Her activities in Dallas include membership in several professional organizations including the Dallas Geology Society, American Association of Petroleum Geologists, and the Society of Economic Paleontologists and Mineralogists.



Miss Drane F. Grant

Business Leaders Address Students On Free Enterprise

DALLAS' top businessmen have joined hands to take a series of success talks to Dallas high school students designed to teach the teen-agers the responsibilities of citizenship and to impress them with the opportunities offered by the democratic free enterprise system.

The speakers' bureau of business leaders, selected as good examples of as well as lecturers on democracy in action, has been set up by the recently created Education Committee of the Dallas Chamber of Commerce. The bureau has already launched its series of twice-monthly talks at the Dallas high schools. During the next school year, the program will probably be expanded to a county-wide basis.

The Education Committee, headed by R. L. Thomas, newly elected president of the Dallas School Board and a Dallas Chamber director, was set up at the invitation of W. T. White, superintendent of Dallas schools, who asked the Chamber directors to take the lead in organizing a group of business leaders to attend high school assemblies and help "remove doubts and confusion that high school students might have about their country."

In addition to Chairman Thomas, the new Education Committee also includes Robert J. Smith, Alphonso Ragland, Jr., P. B. (Jack) Garrett, John T. Higginbotham, T. E. Jackson, and George L. MacGregor.

Mr. White said he believed the appearances of the businessmen at the school assemblies would be a big contribution toward stabilizing the thinking of young people.

"The talks by men the students have heard about and respect can help set them to thinking straight despite confusion created by 'ism' propaganda," Mr. White said.

"The businessmen appearing before



—Photographs by Squire Haskins

SUCCESS TALKS before Dallas high schools are being scheduled, above, by members of the new Education Committee of the Dallas Chamber of Commerce. R. L. Thomas, chairman of the committee, is shown at right in bottom photo with W. T. White, Dallas school superintendent. In top photo, seated, left to right, are Felix Harris, P. B. (Jack) Garrett, Alphonso Ragland, Jr., and W. E. Mitchell. Standing are John T. Higginbotham, left, and Dr. W. B. Irvin, superintendent of Highland Park schools.

the high school pupils are selling free enterprise by demonstrating it through

their own personal stories, not by vague generalizations on Americanism", pointed out Mr. Thomas.

In addition to members of the Education Committee, the speakers' bureau includes D. A. Hulcy, R. W. Baxter, R. L. Thornton, Ben H. Wooten, Felix R. McKnight, R. J. (Bob) O'Donnell, R. T. Hunt, Jr., Ray Hubbard, Stanley Marcus, M. J. Norrell, T. E. Braniff, E. L. Blanchard, John E. Mitchell, Jr., Dudley K. Woodward, Willis M. Tate, Felix Harris, Leonard M. Green, W. E. Mitchell, and John W. Carpenter, Dallas Chamber president.

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High School Pupils Learn About Banking

FIFTY-THREE students at Highland Park High School have been awarded certificates by the Texas Bank & Trust Company for the successful completion of a course in practical banking as a part of the school's economics course.

The course, which included several bank tours, was a close tie-in with the activity of the new Education Committee of the Dallas Chamber of Commerce, which is scheduling talks by business and civic leaders before high school assemblies.

Jack P. Morris, assistant vice president and public relations director of Texas Bank & Trust, presented the series of lectures which formed a part of the course on practical banking. The inspection of actual bank operations and procedures included two visits to the Texas Bank & Trust and a tour of the Federal Reserve Bank, all coordinated with the class work.

The course covers the organization of a bank. The students study the use of checks and drafts, deposit tickets, the correct sorting and wrapping of money, and the endorsement and negotiability of checks and drafts. Covering about 16 hours of instruction per class, the course is believed to be the first of its kind in the Southwest offered under a continuing program as a complete unit. The purpose is to give the students instruction in the practical phases of banking with which they will be most concerned as business men and women, housewives, or workers.

In the classroom, each student practices opening an account in a bank, using actual bank forms. They learn about all types of accounts, including the various services offered by the different accounts, the protection of money deposited in banks, and safety devices for the protection of safe deposit box users.

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CERTIFICATES IN BANKING are being awarded 53 Highland Park High School students, above, in the quarters of Texas Bank & Trust Company for the completion of a course in practical banking. Receiving theirs from P. B. (Jack) Garrett, left, Texas Bank & Trust president, are, left to right, foreground, Jerry Bateman, Joyce Little, and Marian Eckels.

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Business Opportunities

EDITOR'S NOTE: The Dallas Chamber of Commerce cannot guarantee any firm or individual mentioned in this column. All statements are those of the firms or individuals, and it is suggested the usual investigation be made in each instance.

The following individuals and firms are seeking representation in Dallas and vicinity:

Bell Indian Trading Post, 1503 West Central Avenue, Albuquerque, N. M., manufacturer of sterling silver turquoise, and petrified wood jewelry, is seeking a representative for Texas, Oklahoma, Arkansas, and Louisiana.

United American Metals Corporation, Kilgore Highway, Route 3, Tyler, Texas, manufacturer of babbitt metals and solders, type-metal, and equipment for the graphic arts industry, is seeking a representative interested in handling the firm's lines on a commission basis.

Wallace O. Leonard, 373 South Fair Oaks Avenue, Pasadena 1, Calif., barbecue equipment and accessories manufacturer, is seeking a Dallas distributor.

D. H. Prutton Machinery & Tool Company, 5295 West 130th Street, Cleveland, Ohio, thread rolling machine manufacturer, is seeking a Dallas dealer presently serving the bolt industry.

Economaster Products Company, 916 Melrose Street, Memphis, Tenn., attic and exhaust fan manufacturer, is

seeking a manufacturers' representative.

Commerce and Industry Association of N. Y., Industrial Development Bureau, 233 Broadway, New York, N. Y., has a member, a converter of cotton goods, who is seeking a commission agent in Dallas to sell a line of textiles to dress and underwear manufacturers.

The following firms are interested in representing Dallas manufacturers in their respective territories:

Ken Snyder and Associates, P. O. Box 847, Donna, Texas, manufacturers' agents serving southern Texas, central, and northern Mexico, are seeking lines for the oil and gas industries as well as fruit and vegetable processing, packing, and canning industries.

Palmer & Missel, 404-406 West Pratt Street, Baltimore 1, Md., are interested in securing additional lines to be sold to the industrial trade and governmental agencies in Maryland and the District of Columbia.

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—Photographs by Squire Haskins

Visitors from the Mid-West. With the cooperation of the Dallas Chamber of Commerce, two groups of business, agricultural, and civic leaders from the Mid-West states got a close-up view of Dallas' industrial, cultural, and other assets last month.

The first group comprised some 100 Tulsa businessmen who spent a day in Dallas, divided into a morning tour of the city and an afternoon of project study sessions, during which they conferred with Dallas experts in the fields of taxes, civic improvements, waterways development, traffic and parking, industrial development, retailing, wholesaling, trafficways, tourist and recreational programs, and the like.

The Tulsans included Tom P. McDermott, president of the Tulsa Chamber, shown seated at right with Mayor Wallace Savage in top photo, right. Standing, left to right, are Glade R. Kirkpatrick

first vice president of the Tulsa Chamber; P. B. (Jack) Garrett, Dallas; and Russell S. Rhodes, general manager of the Tulsa Chamber and tour director. Photo at bottom, left, shows Russell F. Hunt of Tulsa, right, with Tom Finney, manager of the Dallas Chamber's Industrial Department.

Top photo, left, shows some of the more than 200 farmers from the Midwest who visited Dallas on a tour of 18 South-

ern states sponsored by Radio Station WOW of Omaha. They were guests of the Dallas Agricultural Club at a luncheon at Fair Park. In photo at right, bottom, are left to right, Murray Cox, farm director of WFAA, who was in charge of local arrangements; Lawrence Youngman, Travel and Transport, Inc, Omaha; Mal Hansen, farm director of WOW and tour leader; and Fred Shaw, president of the Dallas Agricultural Club.



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Transportation Week Observance to Include Dinner for English

DALLAS events marking the observance of Texas Motor Transportation Week May 1-7 will include the sixteenth annual convention of the Texas Motor Transportation Association and a testimonial affair for Henry E. English, first Texan to serve as president of the American Trucking Association.

Chairman of the board of Red Ball Motor Freight, Mr. English will be honored at a dinner May 3 at the Hotel Adolphus.

Next day, the T.M.T.A. will open its three-day meeting at the Baker Hotel. President of the association is Fred Gillette, president of Gillette Motor Freight of Dallas.

While acting governor of Texas, Wardlow Lane of Center proclaimed Texas Motor Transportation Week in tribute to the state's trucking industry. He is shown at right in photo handing the official memorandum to Jim Taylor, executive director of the Texas Motor Transportation Association.

Speakers for the T.M.T.A. convention



will include M. C. Horine, member of the public relations staff of Mack Motor Truck Company; A. A. Nicholson of New York City, assistant to the vice president of the Texas Company; and Charles Ray of Markel Service, Richmond, Va.

Frank Leach, Texas Company, is chairman of the convention committee.

C. W. HUDSON of Dallas has been reelected president of the Texas Credit Union League.

ETHAN B. STROUD and JOHN M. HACKLER have become associated in the general practice of law with the firm of Scurry, Scurry & Pace, which has moved to new offices in 525 Mercantile Bank Building.

J. D. PITTS is manager of a new Western Auto Store, the seventh in Greater Dallas, which has been opened at 8030 Lake June Road, Pleasant Grove, in a new one-story building.

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Advanced by Zappettini Company. G. A. Diemer, right, has been moved up to manager of the William Zappettini Company of Dallas, wholesale shipper of California cut flowers, and Rudolph Papale, left, has been appointed assistant manager. Formerly a district salesman for the foods division of the Borden Company and district sales manager in the South for the Hearst Publications, Mr. Diemer next became manager of the Southwest Wholesale Florist, Corpus Christi, and then joined Zappettini as manager of the shipping department of the Dallas division. Formerly a commercial salesman for the Brooks Equipment Company at San Francisco, Mr. Papale came to Dallas two years ago as a local salesman for Zappettini, next served as district sales representative, and then became sales manager of the Dallas division.

R. GUY CARTER of Dallas has been elected president of the newly formed Texas Association of Claimants' Attorneys.

B. E. (JACK) SLAUGHTER has joined the Moore Hudson Company, 400 West Davis, as manager of the service and parts department.

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FRED M. TRUETT, president of Southwestern Drug Corporation, has been named to the board of directors of the newly established Health Information Foundation, a national organization set up to study problems of medical care in America.

T. M. COOK, who joined the Florence Stove Company in 1936 as a sales representative, has been named sales promotion manager of the Southwestern division.

ARTHUR K. HALE, who has been with the State Fair of Texas since 1948, has been elected assistant secretary.

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C. W. VAN ETEN has been transferred from Atlanta to Dallas as territory representative for the Corning Glass Works.

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State Fair Manager. James H. (Jimmy) Stewart has assumed new duties as vice president and general manager of the State Fair of Texas, succeeding W. H. (Bill) Hitzelberger, who resigned to become vice president of the Republic National Bank. A former star athlete at Southern Methodist University, Mr. Stewart later served S.M.U. as athletic director, business manager of athletics, and coach. He has been executive secretary of the Southwest Conference since 1945, during which time he has also served as secretary of the Cotton Bowl Athletic Association and director general of the New Year's Day Cotton Bowl football game. Two new directors of the State Fair are James Ralph Wood, president of the Southwestern Life Insurance Company, and J. H. Matthews, district manager for farm equipment for International Harvester Company.

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Sales Representative. Benton Perry has been appointed sales representative in charge of the Dallas office of U. S. Hoffman Machinery Corporation, manufacturer and distributor of laundry and dry cleaning machinery, and will direct sales in East and North Texas and Southern Arkansas. Previous to joining Hoffman in 1946, he operated his own cleaning business.

In the photographic business for 12 years, SAM BERGER has been named manager of the camera department of Gateway Sporting Goods Company.



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DR. ELLIOTT MENDENHALL of Dallas has been elected president of the Texas Tuberculosis Association.

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Dallas Automobile Club Expands. Just in case C. E. Swalwell, right, president of the Dallas Automobile Club, should want to plan a trip to Mexico, Miss Nellie Jo George, executive secretary for the organization, is ready with all the necessary information. They are shown in the club's new offices on the lobby floor of the Hotel Adolphus, which provide the extra space needed for expanded services. The Dallas club, a member of the American Automobile Association, offers the latest travel and road information available to the motorist. The office staff also includes Paul Jacobs, who is in charge of sales, and Elouise Cox and Nancy Hammock, secretaries.

EUGENE R. McDANIEL, Dunn-McDaniel Insurance Agency, will take office in July as president of the recently chartered South Dallas Rotary Club, succeeding GLENN BATCHLER of McKamy-Ingram-Batchler Funeral Home, first president. Other officers will be the REV. JOHN G. MOORE, pastor, Colonial Baptist Church, vice president; O. L. OLSON,

Sutton-Steele & Steele, secretary; and W. C. ZIMMERMAN, Grand Avenue State Bank, treasurer.

In the lumber and building materials business for 25 years, AL J. SMITH, JR., has been appointed general manager of the Hill-Wilkinson Lumber Company, 4823 Greenville.

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New Art Studio Partners. Partners in the newly established Bradford-Nesbitt Art Service, 617 Commercial Building, are Horace E. Bradford, right, and Joe B. Nesbitt. They are graduates of Young's School of Commercial Art and will provide all types of commercial art.

TOM DEAN, who has traveled the Southwest for 20 years as representative for men's and boy's apparel lines,

has joined the sales and promotional department of the Mel Rose Manufacturing Company.

RAY GOUGH, who has been professor of art and head of the interior design department at North Texas State College, has joined Contemporary House, 2506-A McKinney, as head of its new design section.

FRANK SIMMONS, who has been a parts and accessories manager with several Dallas automobile dealers for a number of years, has been named manager of the parts department of the Van Winkle Motor Company, Pontiac dealer.

E. DeGOLYER and ROY M. THRASH are new board members of the Dallas Public Library Association.

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The Motor Club of Texas, Inc., has headquarters in the Irwin-Keasler Building. been established by A. D. JONES, with ing.

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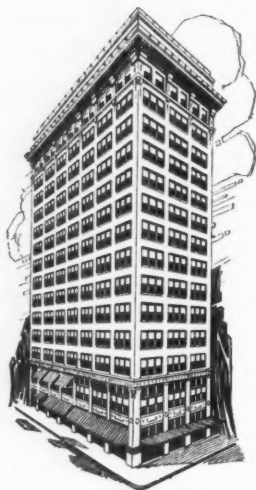
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Southwest Division Head. R. C. Colley has become manager of the new Southwest division office at Dallas of Cluett, Peabody & Company, manufacturer of men's wear. Mr. Colley was formerly St. Louis sales manager for Cluett, Peabody.

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Praetorian Building

Dallas, Texas

Highway Improvements

(Continued from Page 57)

leave Dallas at a point near Dalhi Stadium on Oak Lawn, move northwest, cross State Highway 183 to Fort Worth near Loop 12, continue on north crossing Northwest Highway near O'Connor Road, and finally connect with U. S. Highway 77 north of Lewisville.

"This new road would be a very important one for Dallas, as it would give access to an area that is rapidly being developed and populated," pointed out Mr. Mancill. "Right-of-way funds for this project are included in the \$22,500,000 road bond program approved by voters last January.

"Likewise, the new link with Tyler would be of great importance to Dallas. This improvement would not only bring Tyler 10 miles closer to Dallas but would eliminate a tremendous amount of highway congestion now existing, thereby saving lives and a great deal of time for motorists traveling between Dallas and Tyler and other East Texas points. Tyler businessmen are anxious to get a more direct route into Dallas so as to eliminate the necessity of traveling over congested Highway 80 from Wills Point to Dallas."

Sports Show

(Continued from Page 58)

some of the other accomplishments of the 1949 show.

It drew a larger attendance than any other first-year show in the history of

such attractions. It was by far the biggest in the entire South.

It attracted more sporting goods jobbers and dealers than any first-year show in the country. It drew them from Mississippi, Louisiana, Arkansas, Kansas, Oklahoma, and Texas.

It drew more top-flight sporting goods company executives than any show in the United States.

Thirty per cent of the attendance was from outside of Dallas.

The total attendance made it No. 7 in the nation despite the fact it was a first-year attraction. Its turnout was exceeded only by cities of multi-million populations such as New York, Boston, Chicago, Los Angeles.

These figures were provided by national exhibitors who travel the circuit of top-flight shows. They also declared the entertainment was the best in the nation.

By way of entertainment, the show will

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President



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MARVIN L. BROWN

offer eleven-acts on a huge stage and in a 75,000 gallon portable pool. Diving seals, log rollers, canoe tilters, table tennis champions, performing dogs and dog retrievers, expert and trick casters, and punching bag artists will perform.

Exhibitors themselves will offer a huge variety of entertainment scattered throughout the huge Automobile Building. So much entertainment was available last year that many people returned to the show four and five times.

There will be even more this year.

SY KESSLER, formerly manager of the camera department of Gateway Sporting Goods Company, has joined the downtown store of Zale Jewelry Company to head a newly opened camera division.

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Dallas Greeting for San Francisco Mayor. Stopping in Dallas this month en route to Washington via American Airlines to testify before a Congressional Atomic Energy Committee, San Francisco's chief executive, Elmer E. Robinson, center, was welcomed by Bill Ware, left, manager of the Aviation Department of the Dallas Chamber of Commerce, who presented him with a Texas passport. Sheriff Bill Decker is shown waiting his turn to make the mayor an honorary deputy sheriff. Mayor Pro Tem C. G. Stubbs was also on hand to present him with a certificate as honorary citizen of Dallas.

A new addition to the staff of Radio Station WFAA is TOM BROWN, former assistant director of WOR, New York, who has become producer and talent auditioner.

H. E. FAIN, who has become a partner in Duizend, Fain & Levin of New Orleans, manufacturers' representatives for household appliances, will have charge of the Dallas office, 6134 Overlook.



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BROKERAGE INQUIRIES INVITED

DALLAS, TEXAS



Gift from Dallas Lions. Charter Night observed at the Hotel Adolphus recently for the installation of Texas' six hundredth Lions' Club—the Inwood Lions' Club of Dallas—was the occasion also for the presentation to Secretary General Melvin Jones of Lions' International of a \$1,000 contribution from the Dallas Lions' Club (downtown) toward the building of Lions' International City in Chicago. Mr. Jones, founder of Lions' International Association, is shown at left receiving the check from Ray L. Miller, president of the downtown club. Seated is Clyde Ponder, first president of the Inwood Club.

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SAM F. PONDROM, RESIDENT MANAGER

DR. E. H. CARY has been elected new president of the Dallas Historical Society succeeding JUDGE TOM L. McCULLOUGH, who has been named to the newly created post of chairman of the board. HOMER R. MITCHELL is a new vice president, and reelected officers are DR. E. DeGOLYER, SUMMERFIELD G. ROBERTS, and LESLIE WAGGENER, vice presidents; J. C. MUSE, JR., counsel; SAM ACHESON, secretary; HERBERT GAMBRELL, historical director; and MRS. LEDDY GAMBRELL, director of the museum.

Formerly with American Surety Company, BEN T. HARRISON has been appointed manager of the Dallas office of the Home Indemnity Company.

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JOE LEAK, who has been engaged in a real estate and insurance office at 6601 Hillcrest. selling residential properties, has opened

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and

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Gordon S. Yeargan, President



Dallas, Texas

Panel for Study Of Central Business District Announced

THE membership of a panel from the Urban Land Institute, Washington, D.C., which will make a study of the central business district of Dallas May 6-8, has been announced by Henry S. Miller, Sr., chairman of the Greater Dallas Planning Council's committee on land use and zoning. The study is being sponsored by the Dallas Chamber of Commerce, Dallas Citizens' Council, "The Dallas Morning News," "The Daily Times Herald," and the Greater Dallas Planning Council.

Following a two-day intensive study of the central business area, the panel will hold an all-day "open to the public" session on the third day, which will afford opportunity for participation by property owners, business leaders, and public officials. The public session, held preliminary to the reaching of conclusions by the panel, will be in the form of recommendations to the proper public officials.

In addition to Chairman Boyd T. Barnard, Philadelphia, the Institute panel will include Hobart Brady, Wichita; L. F. Eppich, Denver; Ward C. Gifford, Kansas City; Paul L. McCord, Indianapolis; Hugh Potter, Houston; Walter S. Schmidt, Cincinnati; Richard J. Seltzer, Philadelphia; A. J. Stewart, Louisville; Howard J. Tobin, Milwaukee; Foster Winter, Detroit; and Newton C. Farr and L. D. McKendry, both of Chicago. Members of the Urban Land Institute staff in attendance will include Max S. Wehrly, Marion C. Walters, and Seward H. Mott, executive director.

WILLIAM A. MICKLE has joined the Dallas agency of the Great National Life Insurance Company.

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R-4117



DALLAS • APRIL, 1950



Payne Furnace Distributor. Larry L. Ladewig is head of newly formed Payne-Ladewig, Inc., which has been named wholesale distributor for the Dallas territory for the Payne Furnace division of Affiliated Gas Equipment, Inc., of Monrovia, Calif. Distributing headquarters are at 1100 Cadiz. Mr. Ladewig served for 10 years as director of gas utilization for the Houston Natural Gas Corporation.

THOMAS W. CAMERON of Dallas has been appointed sales representative in Texas and Oklahoma for Bunny Bear, Inc., manufacturer of crib mattresses and nursery goods.

New Members

(Continued from Page 33)

Dallas Butane Gas Company, 499 West Commerce; L. W. Gehring.

Allied Fixture & Manufacturing Company, 6822 Maple; E. R. Landrum.
Ridings E. Lee, M.D., 2519 Oak Lawn.

Cecil Stell, M.D., 3617 Fairmount.

Drs. Marchman & Marchman, 816 Medical Arts Building; Dr. Oscar Marchman, Jr.

Monk Brothers, 531 South Ervay; John Monk; photo plate making.

Ferris Brick Company, 314 South Preston; R. T. Wilson; building supplies.

Felix L. Butte, M.D., 726 Medical Arts Building.

Drs. Herndon and Gault, 207 Medical Arts Building.

Tom Harris, 3234 Amherst; real estate.

Mulhauser Company, Inc., 3205 Knox, Ralph J. Mulhauser; food serving equipment and supplies.

Dr. Albert D'Errico, Medical Arts Building.

Dr. Joseph Wolfe, 3608 Cedar Springs.

C. O. Davis, 1306 First National Bank Building; oil producing.

Samuels and Company, 3307 Lemon; Samuel M. Rosenthal; packing house.

Brown-Forman Distillers Corporation, 5004 Ross; Charles W. Stumpff.

Flower-A-Day Shop, 3300 Knox; L. L. Douglas; retail.

Texas Shade & Linoleum Company, 3105 Knox.

R. J. Burke Advertising, Inc., 3208 McKinney; R. J. Burke.

Ken Wallace, Inc., 4803 Lemmon; Ken Wallace; air conditioning contractor.

Tri-Cities Motor Service, 4908 Cole; G. F. Carter.

Delhi Oil Corporation, 1315 Pacific; P. T. Bee.

Dallas Reference Service, Inc.

FOR
Valuation and Appraisal Reports
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Formerly with Reconstruction Finance Corp.
615 Southland Life Bldg. Dallas, Texas
Telephone R-2398

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STOP THAT NOISE... Acousti-Celotex, the famous perforated cane fibre tile, soaks up disturbing noise. It can be quickly and quietly applied without disturbing business routine and it can be repeatedly painted without losing its sound-absorbing qualities.

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Fifth in Texas!...

among 108 Texas life insurance companies!

We are proud to present the following statement of our financial condition as of December 31, 1949, and to thank our many friends and policyowners, and our field and home office personnel, whose support and cooperation have made this outstanding record possible.

STATEMENT, DECEMBER 31, 1949

ASSETS

Bonds (U. S. Government, State, County, Municipal, etc.)	\$12,170,102.64
F. H. A. Government Insured Mortgage Loans	7,692,391.50
Other First Mortgage Loans on Real Estate	20,119,540.44
Insured Savings and Loan Certificates	111,450.00
Cash	2,066,923.16
Stocks (at Market Value)	1,086,139.72
Real Estate	884,908.72
Collateral Loans	30,338.82
Loans to Policyowners (Secured by Policy Reserves)	4,392,713.20
Net Premiums in Course of Collection	1,106,644.51
Other Admitted Assets	13,363.20
Total Admitted Assets	\$49,674,515.91

LIABILITIES

Death Claims Due and Unpaid	NONE
Claims Awaiting Proof	\$ 376,244.33
Reserve for Premiums and Interest Paid in Advance	742,140.28
Reserve for Taxes	138,410.11
Agents' Retirement Fund	66,643.26
Reserve for Miscellaneous Liabilities	144,393.36
Dividends and Coupons Left to Accumulate \$ 1,538,706.61	
Reserve for Current Dividends to Policyowners 82,122.05	
Legal Reserve to Guarantee all Policies 45,264,935.28	
Total Policyowners' Funds	\$46,885,763.94
Capital Stock	\$467,270.00
Surplus	853,650.63
Surplus Protection to Policyowners in addition to Required Legal Reserve	1,320,920.63
Total Amount to Protect Policyowners	48,206,684.57
Total to Balance Assets	\$49,674,515.91

LIFE INSURANCE IN FORCE DECEMBER 31, 1949. \$293,613,625.00

We shall continue to make every effort to deserve your approval in the future as in the past. Republic National Life representatives will welcome an opportunity to discuss your insurance problems and to suggest a program adapted to your individual needs.

Republic National Life Insurance Company

THEO. P. BEASLEY, President

Dallas, Texas

3115 Commerce; L. I. Guion and William E. Gumm.

Aston English Bakery, 4306 Lemon; Oran W. Aston.

Allan Engineering Company, P. O. Box 1211; Walter J. Allan; heating and air conditioning equipment.

Johns-Manville Sales Corporation, 1019 Dragon; E. B. Yost; asbestos products.

Maurice I. Carlson, 808 Gulf States Building.

H. R. C. Elwell, 1020 Mercantile Bank Building.

Casey E. Patterson, M.D., 1525 Medical Arts Building.

Pierce Pump Company, 705 Mair; J. W. Pierce; pumps, engines, and windmills.

Custom Manufacturing Company, 5501 South Lamar; Walter M. Frazer.

Dr. Earl L. Carter, 528 Medical Arts Building.

Rodney W. McCandless, 118 Reserve Loan Life Building; factory representative.

Retail Credit Company, Inc., 1616 Federal; F. F. Lindsey; insurance and personal reports.

C. H. Dixie, 912½ Main; real estate.

J. F. Miazza, 300 Mercantile Securities Building.

Scudder, Stevens & Clark, 1308 Kirby Building; Leland F. Henderson; investment counseling.

Dr. Willard B. Weary, 4319 Oak Lawn.

Bradford-Nesbitt Art Service, 617 Commercial Building.

Ready-Hung Door Manufacturing Corporation, 1113 Dragon; J. D. Hall, Jr.

Knowles Distributing Company, 2026 Main; O. A. Knowles; refrigeration equipment.

Exact-O-Matic Systems of Texas, Inc., 744 Rio Grande Building; A. B. Hilburn.

Business Men's Assurance Company, 1003 Tower Petroleum Building; J. S. Harp.

White's Auto Stores, Inc., 2101 Commerce; A. O. Savage.

Airolti Metal Products, 308½ North Harwood; A. J. Airolti; steel buildings.

PHOTOSTAT PRINTS

Southwestern Blue Print Co.
1801 Commerce Street Phone C-8084

LETTERS:

As you know, the society (American Society of Heating and Ventilating Engineers) has recently completed its fifty-sixth annual meeting in Dallas, and I am sure that the members of the North Texas Chapter have an excellent reason to brag about the success of our meeting which had the second largest registration in the history of the society.

Everything favored the success of the meeting and we want you to know of our appreciation of the cooperation and services rendered by the convention department.

A. V. HUTCHINSON

Executive Secretary,
American Society of Heating
and Ventilating Engineers,
New York, N. Y.

Many thanks for the various publications I received from you today, at the request of Viscount Garnock, about Dallas, Texas.

I have found these most interesting but I feel sorry to see no reference anywhere to Dallas, Morayshire, Scotland. I feel sure that the name at least of your great Dallas must have been taken from our little village in the highlands of Scotland.

BRIGADIER H. W. HOULDSWORTH
Dallas Lodge,
Forres, Scotland.

I was very interested in your "What's Doing in Dallas."

May I compliment you on a very interesting advertisement technique—the introduction of Linda Darnell doesn't do it any harm.

ARTHUR H. MOTLEY

President,
Parade Publication,
New York, N. Y.

I want to congratulate you on the page ad in Business Week . . .

As an ex-advertising man, I regard this as smart advertising, and my congratulations to you.

H. GIFFORD TILL

Director, Industrial
Research and Development,
Missouri-Kansas-Texas Lines,
Dallas, Texas.

ALL KINDS OF INSURANCE
SHELLEY COLEMAN

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JOHNNY CLEMENT, former Southern Methodist University football star, has joined the investment securities firm of Lynch, Allen & Company.

EYES THAT PLEAD

A child may be unfairly classed as awkward, dull or backward, when it may be that eyes are pleading for help. Personality, progress and behavior of your child may depend on an early examination by a competent eye physician.

Bring Your Eye Physician's Prescription to us for A-1 Quality Lenses



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GROUND FLOOR MEDICAL ARTS • DALLAS

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When the Executor
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Our Trust Department has long experience in handling estates. The officers keep informed on all estate tax regulations.

These men will be glad to make this experience available to you and your attorney in the preparation of your will.

Acting as executor of your estate the officers in our Trust Department will see that the provisions in your will will be carried out for the full benefit of your heirs. They will protect your estate from unnecessary taxes and administrative costs.

This service, important to estates both small and large, costs a modest amount, provided by law, and is the same for either an individual or a trust department.

Your request for an outline of our services and charge will be welcome. You can either visit us or we will be happy to call on you. If you wish, have your attorney present.

"The Oldest Trust Department in Dallas"



Methodist Hospital Drive
(Continued from Page 39)

Dallas is rapidly becoming a metropolitan city. The time is upon us when we need hospitals in the major sections of our city."

From J. Ben Critz, vice president and general manager of the Dallas Chamber of Commerce: "One of the most needed things in Dallas today is additional hospital rooms and your operation has certainly proved that you are justified in requesting funds to do this."

Marvin D. Love, president of the Oak Cliff Chamber of Commerce, writes: "We realize that one of the most urgent needs is more hospital beds and facilities. The present shortage has made it impossible for many to get proper care."

For myself as general campaign chairman, I say there is a dramatic need among us, a challenging poverty of hospital beds which again must move our city into its accustomed swift channels of action.

Working together as a community team, we have in the past struck repeated blows to remedy this inadequacy that continues as a constant threat to our municipal health.

The time has come for us to unite and strike again. The opportunity lies ready in this \$1,000,000 financial campaign in behalf of Methodist Hospital to provide needed human services far beyond our ability to measure in dollars.

Our conscience dictates that it is a necessary "capital investment" in the future of our city.

I am glad to be general chairman for this campaign. It is going to be a success. The people of Dallas will meet the need.

Methodist Hospital was founded 22 years ago through the tireless efforts of the North Texas Conference of the Methodist Church. The institution now contains a total of 208 beds. This present plant adequately can serve approximately 41,000 persons, according to the State Health Department requirements. Actually, Methodist Hospital, the only approved general hospital west of the Trinity River, serves an area inhabited by approximately 200,000 persons. This area includes Oak Cliff, Grand Prairie, Lancaster, Duncanville, Irving, Carroll-



New Appraisal Office. A Dallas branch office of the Tait Appraisal Company of Los Angeles, Calif., has been opened at 308 North Harwood, under charge of Edmund J. Clark, manager for Texas. The firm makes appraisals on residence furnishings, fine arts, jewelry, buildings, commercial and industrial equipment, machinery, and the like for loss adjustment, sale, loan, estate, and other purposes. Mr. Clark, who has had more than 30 years of experience in the appraisal field, came to Dallas from New York. He is the immediate past president of the American Society of Technical Appraisers.

ton, Grapevine, and marginal West Dallas. Doctors in numerous Northeast Texas cities send their patients to the hospital for treatment.

The Rev. Bolton Boone, administrator of Methodist Hospital, reports that this will be the first major campaign ever sponsored by the institution. Four years ago, the hospital conducted a \$230,000 campaign for the establishment of a Nurses' Home. It is presently under construction.

A 60-bed addition was made in 1941 and financed through regular channels by the hospital. The only other financial campaign undertaken by the hospital was prior to its founding. A large portion of the required funds came from the conference.

The \$1,000,000 campaign is being conducted on a voluntary basis, a privilege of our American way of life. The men who built our industries and acquired personal wealth have recognized their responsibilities to society and have given freely of their riches for the benefit of public welfare and future generations.

For many years, business and industrial leaders have considered it a sound investment to give large sums of money to public projects to make Dallas a better city. It is small wonder that the tradition of voluntary giving has been so firmly established in the hearts and minds of the people who daily mold the form of this great city.

This purchase of preferred stock in the future of Dallas has developed hand-in-hand with the system of free enterprise. Today, in an age when government encroaches on many of the functions which have always been the prerogatives of free men and women, private institutions devoted to public welfare serve as the balancing forces.

NEW MODEL of Remington Rand's Film-a-record, microfilm machine for photographing records on 16-mm film, is shown being displayed by Frank Heller, branch manager at Dallas for the company. A new feature of this model is its automatic tabulating attachment. The machine has a capacity of 420 tabulating cards a minute, and can photograph two identical copies simultaneously. It is designed for use by organizations maintaining records on a large volume basis such as insurance companies, banks, oil companies, hospitals, and universities. A part of Remington Rand's filing-on-film system is its Microdex, a method of indexing records on film.



This kind of investing in the institutions of Dallas has become at once a symbol and a rampart of personal initiative—a ready companion of those who believe and want to protect our American heritage.



DALLAS TRANSFER & TERMINAL WAREHOUSE CO.

2nd Unit Santa Fe Building

Telephone C-7111

The March of Industry

Luscombe Completing Plans For Reactivating Production

H. L. Howard, executive vice president and treasurer of Texas Engineering and Manufacturing Company, has become president of Luscombe Airplane Corporation of Dallas, following consummation of the Luscombe reorganization plan proposed by TEMCO. Plans under way for reactivating production at the Luscombe factory at an early date include manufacture of liaison aircraft for the United States and foreign governments, agricultural aircraft, personal planes, and spare parts for the some 6,000 Silvaires now in service.

Luscombe's entry in the liaison field is a vastly refined version of the all-metal Luscombe T-8F-L Observer. The agricultural aircraft will be a two-place Silvaire Sprayer, developed specifically for aerial crop spraying, which will incorporate many of the features being sought in the agricultural airplane now under development by the C.A.A. and the department of agriculture at Texas A. & M. College. Production of personal planes will include two two-place side-by-side models—an improved 90-horsepower Silvaire Deluxe and a stripped economy Silvaire,



H. L. Howard

for which owners and operators will supply their own power plants. In addition to Mr. Howard, Luscombe's directors are D. Harold Byrd and Robert McCulloch, all directors of TEMCO.

General Tire & Rubber. A new building going up at Dragon and Payne in the Trinity Industrial District to house the Southwestern offices and warehouse operations of General Tire & Rubber Company will give the firm double the floor space it now has at its present quarters at 2500 Holmes. General Tire & Rubber expects to occupy the modern, 18,000-square-foot structure about August 1. Of concrete, steel, glass, brick, and tile construction, the building will include all-weather air conditioning in the offices, sales, display, and conference rooms. It is being erected by Trammel Crow under a 10-year lease, with renewal options, negotiated by Henry Miller, Jr., realtor.

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Dallas Air Conditioning Company in New Building

DALLAS Air Conditioning Company, oldest distributor of York products in the Dallas area, has occupied its new, modern office and warehouse building at 1708 Cedar Springs. The structure provides 20,000 square feet of space for showroom, offices, and warehouse.

With the introduction of new products in the York line for 1950, facilities will be provided in the showroom area for the actual operation of all York air conditioning and refrigeration units. Radiant cooling and heating has been installed in several offices of the new building to enable tests to be run to determine actual conditions, since this type of air conditioning is barely beyond the experimental stage.

Year-round air conditioning for the office and showroom space is supplied by a York 15-ton self-contained air conditioner.

Dallas Air Conditioning Company's new home is of steel and concrete construction with exterior facing in brick and



TOP OFFICERS of the Dallas Air Conditioning Company are shown, left to right, above, in the executive office of the firm's new building: Marvin L. Brown, vice president; S. Y. Guthrie, president; and Fuller Bray, treasurer.

Exterior view at top shows the front of the modern structure with its wide expanse of glass.

trimmed with Austin stone and granite. It has one floor and a full-size basement.

The firm marked the formal opening of its new building with the introduction of seven new York products.

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Appliance Firm Manager. Herbert M. Wickman is vice president and general manager of the newly Texas-chartered, appliance-distributing firm of Rogers, Leche & Wickman, Inc., which is now operating in modern quarters at 122-126 Howell in the Trinity Industrial District, providing space for offices, show rooms, warehouse, and shipping department. Dan D. Rogers, chairman of the board of the National City Bank, is president of the new firm, and Miles F. Leche, president of the Dallas advertising agency of Leche & Leche, is vice president. A third-generation appliance man, Mr. Wickman began his appliance career at the age of 19 as a salesman. Most recently he has been assistant general sales manager of Servel, Inc. Rogers, Leche & Wickman has been named North Texas representative for 14 manufacturers of appliances. Jack Wilder is resident manager in charge of sales in Dallas County.



Radiant Glass Heating Firm Opened. Mr. and Mrs. Frederick Dielman, above, are the owners of Radiant Glass Home-Heating Company, which has been established at 2621 Cedar Springs to serve both as wholesale distributor for North Texas and as retail dealer in Dallas for radiant glass heating panels. A product of the Blue Ridge Glass Corporation of Tennessee, an affiliate of Corning Glass Works, the heating units are manufactured under a French patent and are the result of wartime research for a heating system to be used in construction of the Maginot Line. The radiant glass unit is a 16-by-24-inch panel, heated electrically. An aluminum element fused to the glass throws out infra-red rays which pass through the air to warm persons and objects directly and in turn the air. Associated with Lockheed Aircraft Corporation prior to Army service, Mr. Dielman was most recently connected with Cutter Laboratories.

Vick's Expansion. A \$150,000 expansion and remodeling program for Vick's Restaurant is scheduled to get under way about mid-July. Vick Clesi, owner, will enlarge his restaurant to include both floors of the building at Commerce and

Browder. The second floor will be sublet to the Petroleum Engineers' Club. He will increase his space to 8,500 square feet, his seating capacity to 325, and will add two banquet rooms with 40 and 90-seat capacities. Charles S. Dilbeck is the architect.

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George T. Brewer

New Dallas Drugstore. George T. Brewer has resigned as vice president of Southwestern Drug Corporation and manager of its Dallas division to open next month his own drugstore—Brewer's Pharmacy—at 1920-1922 Skillman, in the Live Oak-Skillman shopping center. It will be housed in a 50-by-100-foot building now being completed by Albert Dines and Lee R. Kraft.

Pictured above in the architect's sketch as it will look when completed, the masonry-type building will have a granite and glass front, all-weather air conditioning, and modern equipment and fixtures. There will be a 350-foot-long parking area in the rear. Walter W. Ahlschlager is the architect.

be one of golf's all-time immortals, Charles (Chick) Evans, Jr., of Chicago, who captured this fixture eight times, be-

ginning in 1909 and won it four years in succession (1920-23). Dallas representatives have won this important fixture on the golfing calendar twice and one of them will be in Dallas to bid for it again. He is Gus Moreland, now a resident of Peoria, Ill., who won at Rockford, Ill., in 1932.

The tournament is due to attract also many of the WGA's top officials, all of them businessmen. They include Jerome P. Bowes, Jr., president; Maynard G. Fessenden, past president and trustee of the Evans Scholars Foundation; John W. Coffin, David L. Harrington, and Roy W. Walholm, vice presidents; Hunter Hicks, secretary; and Cameron Eddy, treasurer. Among the active directors who may come to Dallas are movie stars Bob Hope and Bing Crosby.

The Dallas Golf Association is sponsoring the tournament. Proceeds from the Dallas tournament will be used for the support of the scholarship fund of the Evans Scholars Foundation, which provides full-tuition scholarships to colleges of their choice for worthy caddies who lack the financial means of obtaining higher education. The Dallas Golf Association has a goal of topping the \$12,000 turned into the scholars' fund at St. Louis last year.

TRAVIS T. WALLACE, president of the Great American Reserve Insurance Company of Dallas, has been elected to the small companies' committee of the Life Insurance Agency Management Association.

Dallas to Be Host To Western Amateur Golf Championship

RAPIDLY strengthening its position as the sports center of the Southwest, Dallas will ring up another first when it plays host to the Western Amateur Golf Championship Tournament May 1-7.

Conducted by one of the oldest organizations in golf—Western Golf Association—this event is ranked second only to the national championship in amateur circles. Dallas Country Club will be the scene of the first Western tournament ever played in this city, and it will attract virtually all of the stars who will compete in the national, such as Frank Stranahan of Toledo, the champion of last year's forty-sixth Western Amateur at St. Louis; Walter Cisco of Louisville, Ky., the runner-up; and John Pick Wagner of Chicago, medalist.

Certain to be on hand, of course, will

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New \$500,000 Medical Office. Scheduled to get under way by June 1 is the construction of a modern, 3-story office building for physicians and dentists at Gaston and Adair, near Baylor Hospital, which will cost an estimated \$500,000. To be erected on a 200-by-300-foot site by Bush Jones, Jr., Dallas contractor, and his brother, Albert T. Jones of Houston, the 165-by-60-foot building will be known as the Gaston Avenue Medical Building and will look, when completed, as

shown in the architect's sketch above.

The concrete and steel structure will be faced with limestone and granite and have aluminum windows. The foundation will be strong enough for three additional floors. The building will provide space for from 40 to 50 offices on the upper floors and shops on the ground floor. It will have all-weather air conditioning. J. A. Pitzinger is the architect, and Hudson & Hudson, realtors, are the leasing agents.

Opens Oak Cliff Branch. General Adjustment Bureau, which makes loss adjustments for capital stock insurance companies except life, has opened an Oak

Cliff branch office in the new Ray Building at 204 South Zangs Boulevard. C. E. Freberg, who has been associated with the company in Dallas for the last 25

years, is manager of the new branch. W. C. Burnett and Ralph Mott are stationed in the new office as adjusters.



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Distributor Named. Ken Wallace Company, 4803 Lemmon Avenue, has been appointed distributor in the Dallas area for the air conditioning line of the Worthington Pump and Machinery Corporation. Ken Wallace is president of the new firm. Associated with Mr. Wallace as sales engineers are Charles Drake, John Luck, Bill Feik, and W. C. Cornell, Charles G. West is superintendent of maintenance and erection.

New Decorative Firm. Orr Fabrics Shop has been opened at 1912 Main under the management of Mr. and Mrs. M. L. Wallerstein, decorative and fabric designers. The new firm will specialize in decorative fabrics and will also handle custom-made furniture.

Buys Plant Site. Morton Food Products Company of Dallas has purchased a 12-acre tract on Denton Drive between Mockingbird Lane and Inwood Road for a new plant, specifications for which are now being prepared. G. C. Ledyard of J. W. Lindsley & Company, realtors, negotiated the sale.

Foreign Trade Inquiries

EDITOR'S NOTE: Statements under this heading are based on information received by the Dallas Chamber of Commerce, but are not guaranteed by the Chamber or DALLAS. Details may be obtained from the Foreign Trade Department of the Dallas Chamber of Commerce. Please refer to code.

5034/FE. **France.** Manufacturers have for export cutlery of all kinds, silverware, knives of all kinds, scissors, razors, bicycles, scooters, cycle accessories, motors of various kinds, batteries, radios, radio equipment, lamps, lighting fixtures, fluorescent bulbs and tubes, neon signs, electric insulators, woven glass fibers, building lime stone, wood veneers, construction steel, metal furniture, thermo-electric equipment, railroad ties, telephone poles, mine props, steel wheel bands for rolling stock, industrial bronze, brass, and wirework supplies.

5034/MIC. **San Francisco.** Importer wishes to appoint a sales agent to handle Japanese Fuji silk boxer type shorts.

5034/GS. **San Francisco.** Importer wants a salesman to cover Texas for his

line of imported toys and Christmas tree ornaments.

5034/BKZ. **Holland.** Rotterdam manufacturer has for export high speed, one-needle sewing machines SB 20 for the confection industry.

5024/WG. **Germany.** Manufacturer in the British Zone wishes to export cuckoo clocks of various kinds.

5024/JB. **Germany.** Wurttemberg firm has for export mural sayings in wood in poker work and painted execution, and small pictures painted on wood with religious and general motives.

5024/NH. **England.** Surrey concern wishes a sales agent to handle high quality English-made goods.

5034/FMT. **France.** Orange manufacturer wants to appoint an agent to handle angora yarn for hand knitting.

5034/LD. **Switzerland.** Cham manufacturer wishes to contact importers and brokers interested in a line of Swiss cheeses.

A new vice president of the Texas Constables Association is KAL SEGRIST, constable of Precinct 7, Oak Cliff.

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ASSETS	3,163,469.00
RESERVES	2,798,897.00
MORTGAGE LOANS	1,026,681.00
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CASH	142,139.00
POLICY LOANS	1,449,457.00
HOME OFFICE OWNED WITHOUT ENCUMBERANCE	221,000.00

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Dale Miller

(Continued from Page 7)

in Dallas or anywhere else may hire and whom he may not. No matter what its apologists may claim, that is the end result of such a bill. And if there has ever been a more arrogant assumption of power by the Federal Government than that, it has escaped the knowledge of this observer. Yet with all its quintessent offensiveness it is no more than a part of the accelerating trend toward collectivism in government.

Many other manifestations of that trend are easily discernible, and they vitally affect the future of the States and the integrity of local self-government. Socialized education, socialized medicine, and other collectivistic programs are constantly pressing for legislative action. What has been happening in Washington this year is merely the momentary delineation of the tendencies of the recent past, and the forerunner of what can be expected in the future, unless, somehow, this inexorable political juggernaut can be arrested. Maybe it's time for more posies from Texas—and from a lot of other places, too.

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Yes, The Prudential Insurance Company of America is going to make Texas home—by establishing a home office in your state to serve you more efficiently.

In this modern home office in HOUSTON will be centralized all our facilities for serving the States of Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Missouri, and Kansas.

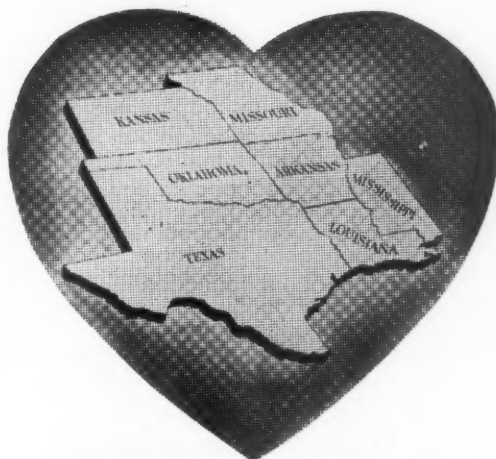
Our objective in establishing this office is to provide even better life insurance service to your community. It will also enable us to do a still better job of making Prudential dollars available to industry, and to individuals interested in owning their own homes, ranches, or farms.

This new Home Office will be the third of its kind announced by THE PRUDENTIAL. In 1948 the Western Home Office was opened in Los Angeles to administer the Company's business in the 11 western states and Hawaii. A similar office will be opened soon in Toronto to handle our Canadian business.

The Prudential was found in 1875 as the Prudential Friendly Society to bring life insurance protection to the working man on terms he could afford.

As the original name implied, it was a friendly company whose operations were geared to the needs of its policyholders. Throughout our 75 years of service, we have kept it that way. And today, as we celebrate our 75th Anniversary year, one in every six persons in the United States is a Prudential policyholder.

Our decision to place a home office in your state is further tangible proof of our determination that THE PRUDENTIAL shall never grow away from the people it was created to serve.



The Heartland of America is the nation's biggest bright spot. During the last 10 years, its growth . . . in population . . . industry . . . manufacturing . . . farming . . . finance . . . has been far greater than the rest of the United States. The Prudential is proud of its contribution to this progress through its investments in homes, farms, ranches, industries, which now total more than 750 million dollars. The establishment of this new Home Office will enable us to play an even more vital part in the future progress of this great Region.

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Dallas PIONEERS



Established

1889 Watson Company

Contractors and Builders

1892 The Egan Company

Printing, Lithographing, and Embossed Labels

1893 Oriental Laundry and Cleaners

Finer Laundering, Cleaning, and Fur Storage

1896 Briggs-Weaver Machinery Co.

Industrial Machinery and Supplies

1897 Anderson Furniture Co.

Dallas' Oldest Furniture Store

1898 Lang's Floral & Nursery Co.

The Southwest's Foremost Florists, Decorators, Nursery Landscape Service

1898 The Praetorians

Life Insurance Service

1904 T. A. Manning & Sons

Insurance Managers
Fire—Casualty

1906 Hesse Envelope Company

Manufacturers of Envelopes and File Folders

Established

1869 Padgett Bros. Company

Leather Goods—
Wholesale and Retail

1872 Huey & Philp Hardware Co.

Wholesale Hardware

1872 Waples-Platter Company

White Swan Fine Foods

1874 Bolanz & Bolanz

Real Estate and Insurance

1875 Dallas Transfer & Term. Whse. Co.

Warehousing, Transportation, and Distribution

1876 Lyon-Gray Lumber Company

Experienced Retailers of Building Materials

1878 National Bank of Commerce

Banking

1885 Western Newspaper Union

Typesetting, Staddle Mats, Rotary Press, Newspaper, and Circular Printing

1888 Sutton, Steele & Steele, Inc.

Engineers and Manufacturers
Specific Gravity, Electrostatic, and Centrifugal Separators

1889 Austin Bros. Steel Company

Steel for Structures of Every Kind



A SIGNIFICANT event in Texas insurance history—the presentation of a charter to the Praetorians of Dallas by Secretary of State John Madden in Austin in 1898—is recalled in the sketch above by Virgil Fralin. Others depicted in the drawing are C. B. Gardner, founder of the Praetorians, and Thomas D. Miller, the organization's first president, who is still living. Born in a small town in Illinois, Mr. Gardner came to Texas in 1895 and immediately set out to organize a group of Texas businessmen who were interested in the principle of fraternal insurance. Texas then was relatively undeveloped with little wealth, no home insurance companies, and none of the great reservoirs of insurance capital that exists today for financing. The Praetorians later built Dallas' first skyscraper, which is today one of Dallas' major office buildings. Under the presidency of John N. Harris, the company is in its fifty-second year of continuous insurance service and has more than \$16,000,000 of assets.

Business Confidence Built on Years of Service

Old firms like old friends demonstrate their worth by dependable service through long periods of prosperity and adversity. The Dallas business pioneers listed on this page have progressed with the city they have helped to build. Their long and successful operations point up the economic power and stability of the community. They are counted as "old friends" by thousands of satisfied customers in the Dallas Southwest.



47th Annual Statement REPUBLIC INSURANCE CO. December 31, 1949

Since
1903

ASSETS

Cash in Banks and Offices	\$ 1,663,145.27
U. S. Government Bonds*	3,712,130.83
Public Utility Bonds†	64,849.70
Municipal Bonds*	976,666.86
Industrial Bonds*	502,266.00
Mortgage Loans	186,690.62
Collateral Loans	126,465.00
Savings and Loan Investments	1,134,038.90
Public Utility Preferred Stocks†	651,041.00
Industrial Preferred Stocks†	20,600.00
Bank Stocks†	3,198,970.00
Insurance Stocks†	432,335.00
Republic Indemnity Co. Stock (A wholly owned subsidiary)	400,000.00
Railroad Common Stocks†	25,700.00
Public Utility Common Stocks†	345,108.25
Industrial Common Stocks†	1,296,210.00
Agents Balances (Not over 90 days)	815,649.13
Premium Notes	414,238.39
Home Office Building	161,158.29
Eastern Department Building	97,278.92
Pacific Coast Department Building	98,625.92
Due from Reinsurers	170,852.78
Other Assets	42,976.98
	<u>\$16,536,997.84</u>

LIABILITIES

Unearned Premium Reserve	\$ 9,743,759.38
Reserve for Unpaid Losses	437,948.00
Reserve for Taxes	400,175.25
Other Liabilities	52,107.66
Contingency Reserve	891,503.34
Capital	\$2,000,000.00
Surplus	3,011,504.21
	<u>5,011,504.21</u>
	<u>\$16,536,997.84</u>

*Amortized.

†Value as established by Insurance Commissioners Committee on Valuation of Securities.
U. S. Government Bonds of the par value of \$875,000.00 are on deposit with the Insurance Departments of the various states in accordance with legal requirements.

Writing: FIRE • TORNADO • WINDSTORM
HAIL • EXPLOSION • RIOT and CIVIL COMMOTION
EARTHQUAKE • EXTENDED COVERAGE • INLAND MARINE

Home Office
3415 Cedar Springs Ave., DALLAS, TEXAS

Eastern Department
110 Fulton Street, NEW YORK, N.Y.

Pacific Coast Department
675 S. Park View, LOS ANGELES, CAL.

A current John Hancock advertisement which indicates how the spirit of American independence is fostered and strengthened by Life Insurance. So that these benefits may be shared by all, the John Hancock offers life insurance in all its forms: life, endowment and term policies, juvenile insurance, retirement income policies, annuity contracts, and all plans of group coverage.



He was a rootin' tootin' dream come true

Yes sir, Pecos Bill was a mighty big man. But he wasn't any bigger than the men who dreamed him up, out there on the Western range, gabbing around the chuck wagon.

He was a tough one, they said, reared by a coyote and educated by a grizzly bear. He sweetened his coffee with barbed wire, and killed twelve rustlers every morning just for exercise.

But he fought fair, Bill did. He always let a rattlesnake take the first three bites before he whupped the pizen clean out of him.

They say Bill invented everything about the cow business. Roping was his notion. His lariat was four feet shorter than the equator, and he could loop a herd of cattle with one throw. The Rio Grande was his idea, too. He dug it one morning to water his private

ranch, which geography books now call New Mexico. Bill might have lived forever, but one day he met a man from Boston wearing a mail-order cowboy outfit and asking fool questions about the West. Poor Bill. He just lay down and laughed himself to death.

And that's Pecos Bill, American legend, folk hero of a people who imagine big, dream big, do big. He's a product of the same rip-snorting imagination that looked at an empty wilderness, not very long ago, and thought: "We can build a new kind of country here... a land where every man is free to earn his share of happiness and prosperity and security." That was a whopper too, until we showed the world we could do it. And life insurance is one of the things we invented to make the vision real.

John Hancock

MUTUAL LIFE INSURANCE COMPANY
BOSTON, MASSACHUSETTS
NEW ENGLAND'S LARGEST FINANCIAL INSTITUTION

ORVILLE ERICKSEN, Manager
Dallas District Office
634 Irwin-Keasler Building

HARRY LEVY, Manager
Oak Cliff District Office
130 North Beckley

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for **BUSINESS FIRMS**

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